

CHOICE

Independent information for smart consumers

Tests

BAR FRIDGES

SHEETS

PEANUT BUTTER

JEANS

What don't the makers
want us to know?

BALDNESS TREATMENTS

What's worth your money?

**HOUSE & CONTENTS
INSURANCE**

Watch that fine print

SOY: Is it really the wonder food?

COMING SOON IN CHOICE



SUPERMARKET PRICE SURVEY
HEALTH INSURANCE UPDATE
HOT WATER SYSTEMS
VACUUM CLEANERS
MOBILE PHONES
PUMPKIN SOUP



this month online

CHOICEextra

www.CHOICEextra.com.au: the free website exclusive to CHOICE personal subscribers. Look out for this symbol  in magazine articles — it indicates there's extra info online.



Too many Australian home owners either don't have house and contents insurance or are under-insured — find a policy that's right for you with our new 'compare-a-policy' feature. Go to www.choiceextra.com.au and click on 'house and contents insurance' in the A-Z list.



Other 'compare-a-product' features currently available on CHOICEextra are fridges, heaters and compact cameras.

choice online

www.choice.com.au: CHOICE's public website, including content from *Computer CHOICE*, 'compare-a-product' features and news on consumer issues and our public campaigns.



Video games consoles
X Box vs Playstation 2 vs Game Cube. Go to www.choice.com.au and type 'games consoles' in the search box.

Personal CHOICE subscribers can have a discounted subscription to www.choice.com.au for just \$7.50 per quarter (see page 50). If you currently have free access for 12 months, this will continue until that time is up, after which the discounted subscription will be available.

Alternative medicines: where's the evidence?

The complementary medicines industry is still reeling from the recall of Pan Pharmaceuticals products in April — reputedly the biggest product recall in Australian history. Now the dust has settled, it's time to look beyond that episode at the whole alternative medicines market.

This industry is estimated to be worth more than \$2 billion a year in Australia alone. What are we getting for our money?

A lot of very specific health claims are made for these products, but there's little or no scientific evidence that most of them work. And even where clinical trial evidence does exist, trials are usually of a quality regulators would never accept from conventional drug makers.

At the moment, makers of so-called 'natural' products are required only to prove that these are made according to specifications, and that they are unlikely to harm people. CHOICE thinks any product that makes a health claim should also be required to provide scientific proof of efficacy.

Some of these products may work, at least for some people. But some may also cause serious health problems and drug interactions. In recent years consumers have had to find out the hard way what damage products like royal jelly and St John's wort can cause — all because regulators accepted these compounds as 'traditional' and didn't do the proper testing.

For consumers, too, a healthy degree of scepticism is needed. Australians like taking pills and often feel better as a result of taking something — anything — for their ailments. But how much of this is real, and how much is simply the well-known placebo effect? If it's the latter, then we're paying an awful lot for our placebos.

Martyn Goddard
Senior health policy officer



Martyn Goddard, Senior health policy officer



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you (see page 50 for details)

CHOICE Shopper is available to personal subscribers only.

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Photo: Getty Images (RF)



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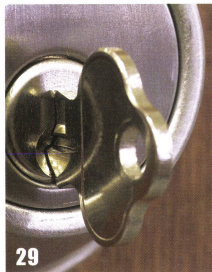
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IS FAST FOOD ADDICTIVE?

In the April 2003 issue of CHOICE we surveyed fast-food options, and by and large it was heavy reading (pun intended), with most menu items stacked with fat and kilojoules. There were relatively few low-joule, low-fat, healthier options available. Why are these 'fat food' options so popular?

According to a recent report in *New Scientist* magazine, the answer could be that the fast food fix is addictive. Although the research is in its infancy and this idea is still controversial, scientific evidence to support it is emerging.

One line of research relates to changes in hormonal signals that may occur if you eat large fast-food meals that are excessively high in fat. These signals tell our bodies when we've had enough to eat, and some recent research indicates they can become muted even after just a few fatty meals.

New Scientist also cites studies on rats describing how galanin, a brain chemical that stimulates eating and slows down energy expenditure, increases when they're fed a high-fat diet. What's more worrying is further research that suggests the possibility of these changes becoming 'hot-wired' into the brains of children exposed to high-fat diets, predisposing them to become obese adults.

While these hormonal changes aren't enough to constitute 'addiction', another line of research is investigating the release of natural opioids in the brain when large

amounts of sugar are consumed. The effects of these natural opioids are milder, but cause similar changes in the brain to the intake of the synthetic opioids morphine or heroin. And another study showed rats whose opioid receptors were overstimulated ate up to six times their normal amount of fat and also raised their intake of foods that were sweet, salty or contained alcohol.

This idea that some food is addictive is currently far from mainstream, but many nutritionists think it's a plausible idea that deserves more research. Other researchers remain sceptical. *New Scientist* quotes one: "Fast food, sweets and snacks in which

simple sugars predominate can set up a cycle of instant satiation followed by a plunge in blood sugar, which leads to a natural desire for another snack — it's a set-up for a late-afternoon binge rather than an addiction."

See April CHOICE to make sure you make the best fast-food choices.



WORLD CONSUMER SNAPSHOT

HAPPY AIR

As our eyes and ears are getting more and more resistant to daily advertising, marketing specialists are now homing in on our fifth sense — smell. According to the German consumer magazine *Test*, appealing to our sense of smell as gateway to the soul is a particularly useful way to wake emotions the mind can't control.

Although department and fashion stores won't confirm it, they've long been suspected of using fragrances to enhance shoppers' moods. Now *Test* reports that BMW ads invite buyers to 'experience paradise' in its convertible. In the manufacturer's exhibition pavilion each convertible comes with a flat screen showing various landscapes and matching 'breezes' of 'volcano fire', 'desert wind' or 'cool freshness' to set the scene.

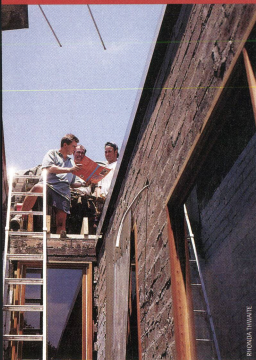
NEEDLESS LUXURY

On page 13 we report on working conditions in some Chinese factories. On a similar topic, the Malaysian magazine *Utusan Konsumer* quoted the following figures from the New York-based National Labor Committee:

- In 2000, North American parents spent around \$553 on toys per child, European parents around \$169, Asian parents around \$22 and African parents around \$3 (we converted the figures into Australian dollars).

- The average North American toy maker earns around \$18.54 an hour, whereas toy workers in China earn an average of 51 cents an hour.





Home renovators beware

The fad for renovating old homes has provoked a health risk, reports the May issue of *CHOICE Health Reader*. Lung cancer in the form of mesothelioma is on the rise.

Mesothelioma is a highly lethal cancer caused by exposure to asbestos. Miners who worked in asbestos mines and builders who've used it for years in their trade are typical victims of the disease. However, the Asbestos Diseases Society estimates 40 cases were reported last year by people who'd had limited contact with asbestos. And experts blame our passion for renovation.

In the past, asbestos was a popular fireproofing and insulating material, used widely in roofing and especially in fibro, the cheap building material used extensively after World War II when brick and timber were in short supply.

The Asbestos Diseases Society says anyone who renovates older houses is at risk of stirring up dangerous asbestos fibres and must follow proper safety procedure guidelines as laid down by state and federal health departments. Material containing asbestos must either be removed or professionally sealed through permanent encapsulation and enclosure.

The May issue of *CHOICE Health Reader* also reports that treating kids with recurrent throat infections by removing their tonsils is of dubious benefit. And it advises people who use a computer a lot to use both mouse and keyboard for some activities, to minimise their chance of getting RSI (repetitive strain injury) symptoms from overuse of the computer mouse.

If you'd like to subscribe to *CHOICE Health Reader*, call 1800 069 552 or go to www.choice.com.au.



UPDATE

BABY CARRIERS

CHOICE, March 2003

In the profile on page 39 we said the **BABY BJORN Baby Carrier** was unsuitable for larger wearers because of its short straps. The manufacturer has now informed us that a model is available with long straps for larger users.

Hold your money

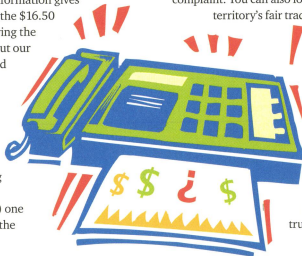
If you have a fax machine at home, you may have received a fax lately inviting you to sign up for inclusion in a new *National Enquiries* internet-based business directory — just check the details and fax back to the 190 number provided ... at the cost of \$16.50 including GST.

The phone number listed for more information gives you a recorded message, clarifying that the \$16.50 charge is for a six-month listing, and giving the company's contact details (in the UK). But our email sent to the address given remained unanswered. Other emails we sent to addresses on its website bounced back — no mailbox seemed to be attached. The website itself provided very little information and, what's more, a trial search for a business was unsuccessful.

The NSW Department of Fair Trading said it had heard of the fax and advises consumers to ignore it. If you receive(d) one and want to lodge a complaint, contact the

Telephone Information Service Standards Council (an independent regulatory body that arbitrates complaints against 190 premium-rate service providers) by phone (1300 139 955), fax (02 9211 4447) or email (tissc@tissc.com.au) — go to www.tissc.com.au to find out what to include with your complaint. You can also lodge a complaint with your state or territory's fair trading body.

And just as we were writing this, one of our staff members dropped off a copy of a notification from a Spanish lottery operator telling him he'd been "approved for a winning payment of Euros 785,510". The usual story: please phone or fax a contact in Spain, and attached was a form asking for personal and bank account details... In this case we didn't even bother to check it out with Fair Trading. If it sounds too good to be true, it usually is.



How many plastic bags do we really need?

CORRECTION

TRAVEL COMPENSATION FUND

CHOICE, Jan/Feb 2003

In a Choice Cut we said, "Licensed travel agents contribute to the Travel Compensation Fund (TCF), a body set up to reimburse people who lose money paid for leisure (not business) travel if an agency folds." The TCF has advised us that the fund in fact also covers the business or corporate traveller.

The introduction of a levy on plastic bags to try and cut their use is being debated at Federal Government level. The introduction of such a levy in Ireland has been reported as decreasing the use of plastic bags by 92%.

Many supermarkets are now trialling plastic-bag-free lanes, where you can ask the checkout operator to fill your own reusable bag. Alternatively ask for cardboard boxes — supermarkets have thousands of them. It's much quicker for the checkout operator to place your items straight in the box, and you can put the box in your kerbside recycling collection or keep it in the car to use again. And do you really need a plastic bag when you buy one CD, a book or a pair of pantyhose?

Because most kerbside recycling services don't accept plastic bags, you might be forgiven for thinking they can't be recycled at all. Not true. Plastic bags are recyclable, but due to difficulties in the sorting process it's not worth kerbside recycling services' while to accept them.

Many supermarkets have facilities for returning plastic bags to be recycled into items like plastic furniture

One way to save using plastic bags is to carry an alternative around for odds and ends of shopping — such as the CHOICE calico bag (pictured) we'll be pitting against plastic bags in an upcoming test.

and agricultural pipe. But Australians currently recycle just 1% of the almost seven billion plastic bags used each year. While many households reuse bags for garbage or as carry bags, the majority eventually end up in landfill or floating around in our environment with the potential to kill wildlife, not to mention the aesthetic impact.

While eliminating plastic bags altogether may still be some time off, if your supermarket offers a recycling facility, why not use it? If it doesn't, ask why not. You could also ask it to make boxes more readily available if they aren't already.



ANTHONY DAVIES

DIGITAL CAMERA UPDATE



WHAT TO BUY

Over \$1500

SONY Cyber-Shot DSC-F717 \$1999

\$1000 to \$1500

FUJIFILM FinePix S602 Zoom \$1499

OLYMPUS C730 \$1299

Under \$1000

FUJIFILM FinePix S304 \$999

CANON Digital Ixus V2 \$799

CANON PowerShot A40 \$599

NIKON CoolPix 2500 \$629

Only last December we reported on digital cameras, but new models are constantly being released, so here we go again. Our sister magazine *Computer CHOICE* recently tested 17 new models ranging in price from \$599–\$2599 under the same conditions as it tested 31 cameras late last year. On the left is its updated *What to buy* list including the recent entries and excluding any models from the previous test that have been discontinued.

The list includes cameras in the two- to five-megapixel range. A megapixel is a measure of a digital camera's resolution or image quality. One megapixel equals a million pixels (points of light collection) on the light-sensitive chip the camera uses instead of film.

■ The odd-shaped SONY Cyber-Shot DSC-F717 (left) is the best overall performer. It's expensive and bulky, but has good picture quality and no major faults. If you need a five-megapixel camera, it's definitely the best we've seen so far. However, the FUJIFILM FinePix S602 Zoom from the previous test still outperforms some much more expensive four- and five-megapixel cameras and its overall score

is only 3% behind the DSC-F717's, which makes it great value.

■ The OLYMPUS C730 has a long zoom range and very accurate LCD viewfinder, and while its shutter delay without pre-focus is comparatively poor, it's quite good with pre-focus engaged. It's recently been discontinued, but you may still find it in shops.

■ The FUJIFILM FinePix S304 is a three-megapixel camera with a wide zoom range and good battery life. Its shutter delay without pre-focus isn't good either, but it's quite acceptable with pre-focus engaged.

■ The CANON Digital Ixus V2, PowerShot A40 and NIKON CoolPix 2500 are the best cameras in the two-megapixel range. They were all in the last test but have since come down in price, making them even better value. The CANON PowerShot A40 is better for situations where battery life is critical, but the CANON Digital Ixus V2 and NIKON CoolPix 2500 are easier to use.

If you'd like to subscribe to *Computer CHOICE*, see page 49, call 1800 069 552 or go to www.choice.com.au.

Fees rort

Like Brian Beavan (*Your Letters*, CHOICE, March 2003), the annual fees for my credit card have doubled. Six days after the new annual fees were automatically debited from my account, I cancelled the card. Alas, there's no refund, not even pro rata!

As a separate issue, my card limit was exceeded in December and the prescribed over-the-limit fee of \$25 was added to the January statement under 'interest and other charges'. I paid the January statement for 'purchases'

in full by the due date, but apparently 'purchases' doesn't include 'interest and other charges'. Consequently, the card in fact was not paid in full and so interest on my purchases of \$68.75 (February) plus \$23.44 (March) was exacted, all for the non-payment of a \$25 over-the-limit fee.

Note also that when the credit limit was exceeded by 10%, a computer program temporarily halted operation of the card. If a computer can be programmed to cease operation at the credit limit

plus 10%, there's no reason why it couldn't instead be programmed to temporarily cease operating at the limit minus \$1. Would it be cynical to conclude that if this preventative, customer-oriented service was practised the over-the-limit fee then could not be charged?

With Australia's debt to credit cards ballooning, the banks appear to believe that card holders are so committed to credit they have no choice but to pay whatever annual fees the banks decide to levy. But there's a further caution that relates to the insidious nature of fees. The plethora of ever-changing, complicated conditions attached to credit cards creates the vision of a stalking predator, ever vigilant for the excuse to spring the interest and charges trap.

Tony Kitley
Via internet

The over-the-limit fee is yet another slug on credit card holders that boosts the banks' coffers. In the past, transactions were declined once your credit limit was exceeded, but these days many banks will happily allow users to breach their limit for a price — which is on top of any interest payable.

For many people who don't keep a close track of their balance,

THUMBS UP!



I Toni and Conrad Kangru of Mt Isa,

Queensland, award a thumbs-up to **Whirlpool**, which replaced under warranty and sent free of charge a fridge chiller door they admitted breaking themselves, when all they were after was information on how to buy a new one.

I Enid Carter of Tweed Heads, NSW, awards a thumbs-up to **Hughes & Cossar Trading**, which replaced a 12-year-old teapot that began to drip when tea was poured with a brand-new drip-proof teapot, plus some other gifts.

I Ross Edwards of Bargaara, Queensland, awards a thumbs-up to **Alan Powell Ford of Bundaberg**, which honoured a long-expired complimentary service as part of a promotion it'd been running, even refusing his offer to pay for oil and filters.

it's been customary to expect your card to simply be declined once the limit is reached. We're often tempted by credit providers to raise our limit, but the decision to stick to a lower limit is often made as a security precaution — if your credit card falls into the wrong hands, there's at least some comfort in knowing they can only spend up to a relatively small amount.

Check whether your credit card is liable for an over-the-limit fee, and if it is, you'll now have to keep a close tab on your spending, either by keeping your receipts handy or by checking your balance regularly by phone or online.



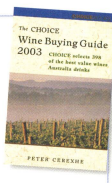
JACQUELINE RY

LETTER OF THE MONTH

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. Positive outcomes you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us too. Address these letters to *Thumbs Up* at the address on page 50.

To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Tony Kitley, receives the CHOICE *Wine Buying Guide 2003*, or any other book of his choice from Consumer Bookshelf, pages 41 to 43.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 50 for how to reach us.



THIN ON TOP?

Baldness is a biological fate that a large proportion of males won't escape — so what are the treatment options?

IN A NUTSHELL

- Male pattern baldness is the most common form of hair loss.
- Propecia and Rogaine are the only two treatments that have been extensively proven to prevent hair loss and, sometimes, regrow men's hair — but keep your expectations realistic.
- Specialist clinics offer a variety of treatment strategies, but it's important to assess the value of these carefully.

There's no shortage of snake-oil merchants out there ready to take advantage of worried balding men — just type 'hair loss treatment' into any internet search engine and see the hair-raising results for yourself.

If you're concerned about hair loss the first thing to do is see your doctor, who will be able to rule out the less common and potentially more serious causes of baldness — see *More bald facts* on page 10.

CURSE OF THE Y CHROMOSOME

If you're male and 'losing it', there's a high probability you've got male pattern baldness. About 50% of men by the age of 50 will show significant male pattern baldness, which rises to over 80% by the age of 70.

Known also as androgenetic alopecia or genetic hair loss, it causes the gradual miniaturisation of hair at the crown and frontal hairline. Eventually, the miniature hairs fall out and don't regrow.

These unfortunate events happen because most men (and some women) genetically inherit, from either side of the family, a sensitivity to the hormone dihydrotestosterone (DHT). This in particular affects hair follicles located at the crown and hairline and causes them to get progressively more and more 'lazy' until they eventually shut down altogether.

OPTIONS, PLEASE!

Propecia (with the active ingredient finasteride) and Rogaine (active ingredient minoxidil) are the only two drugs at present to be extensively proven to halt, and sometimes reverse, male pattern baldness.

The results you can expect vary from individual to individual, and also depend on the degree of hair loss you have when you start treatment. If you're sporting a Kojak or Yul Brynner look on top, forget it — you won't get any benefit from these drugs. We're sorry, but if that's you, a hairpiece or transplant is your only option — see *Covering up* on page 10.

If your hair loss isn't too severe, you may find that either drug treatment may work for you — but keep your expectations realistic.

Each drug has its particular pros and cons. Which you choose depends on your personal preferences — some people might prefer the relative simplicity of taking a pill once a day, while others might prefer to avoid pills and apply a lotion. As these treatments work in different ways, if either treatment doesn't work for you, you could try the other.

PROPECIA

Finasteride, the active ingredient in Propecia, was originally developed to treat benign prostatic hyperplasia (enlarged prostate), and is an inhibitor of the hormone responsible for male pattern baldness. It's an oral medication available only on prescription from a doctor.

Propecia has been shown to be clinically effective in many studies for treating male pattern hair loss. It'll prevent further hair loss in around 80% of men, and after two years of treatment, about two-thirds may have improved scalp coverage.

Propecia isn't a cure for a male pattern baldness, so you have to keep taking it in order to maintain hair regrowth. If you stop taking it, you can expect to lose any hair you've regrown within 12 months.

Known side effects include a loss of libido in 2% of men, and sexual dysfunction in 1%. These effects reverse very quickly after stopping treatment, and often disappear gradually during treatment.



R THWITE/A. SAWERS/REX

And it's important to realise that Propecia treatment could last a long time. While this drug has a good safety profile in the short term, some researchers have expressed concerns about a lack of evidence indicating that it's safe over the long term.

Recently, two studies appeared that looked at the safety of finasteride over 7–10 years when taken at the higher doses required for the treatment of symptoms of enlarged prostate. These studies concluded that finasteride was well tolerated over this time period.

This is encouraging, but considering some men might be taking Propecia for an even longer time, further studies still seem warranted.

Additionally, Propecia may affect the accuracy of the PSA prostate cancer screening test. If you take it you need to inform your doctor if you're having this test.

Propecia isn't suitable for women, and women who are or might be pregnant mustn't handle damaged pills or pills with wet hands, as absorption of the drug through the skin could damage male foetuses.

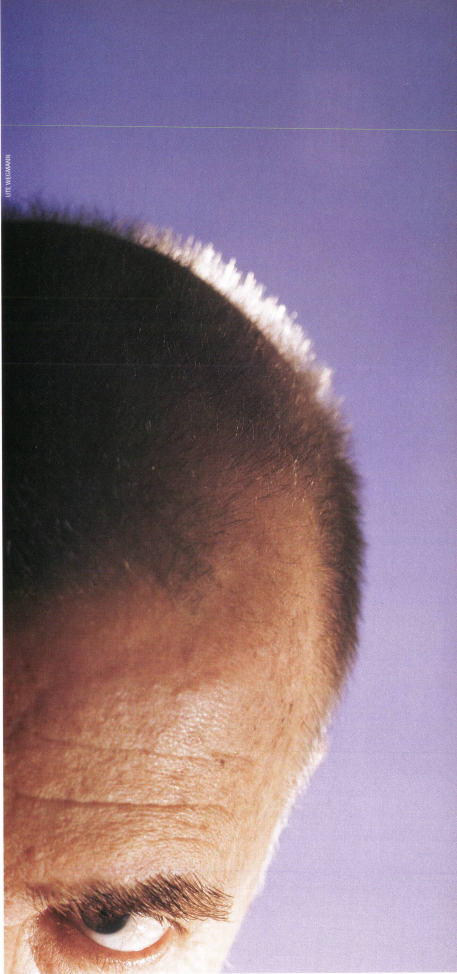
The cost of Propecia treatment is around \$1000 for one year's supply.

ROGAINE

Originally an oral medication for the treatment of high blood pressure, Rogaine is rubbed into the scalp to treat male pattern baldness. It's available over-the-counter in pharmacies in two formulations, regular and extra-strength, containing 2% and 5% of the active ingredient, minoxidil, respectively. About one millilitre is massaged into the dry scalp twice a day.

Approximately one-third of men can expect minimal to moderate regrowth and almost one in 10 dense regrowth when using regular-strength Rogaine. About 80% of men can expect a reduction in the rate of further hair loss. Extra-strength Rogaine has been shown to increase the rate of regrowth in the short term, but over time, less difference has been observed between the two formulations.

One drawback is that it can take between six and 12 months to see any effect and, as with Propecia, you have to keep using Rogaine in order to keep any



LUKE WILKINSON

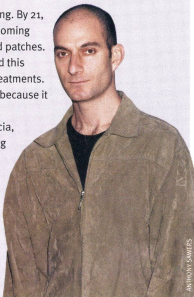
Kasem's not keen

Kasem started using Propecia in October 1998 because he'd become concerned about his hair loss.

"When I was 18 I first noticed I was thinning. By 21, the thinning on my crown and front were becoming more dramatic, though I didn't have any bald patches. I believed I was too young to lose my hair and this motivated me to research hair loss and its treatments. After surveying the options I chose Propecia because it had a strong scientific basis."

After three and half years of taking Propecia, Kasem decided to stop. "I was just not getting results that were impressive enough. My hair continued to thin out on my hairline and crown. My expectations were that Propecia would stop my hair loss and might even reverse it."

Kasem thinks he "must be one of the relatively small number of men who don't respond to Propecia treatment".



regrown hair, otherwise it will start to shed within six months of not using it.

Very few side effects are associated with Rogaine, although 2% of men experience scalp dryness, itching or contact dermatitis when using regular-strength (6% using extra-strength). Because minoxidil applied to the scalp doesn't enter the blood system significantly, it's believed to be safe, and one study indicated that over a five-year period of application to the scalp, minoxidil was in fact safe.

A small number of women experience hair loss similar to male pattern baldness. Rogaine for Women is formulated to deal with this problem and is claimed to be effective.

A price survey in Sydney showed that the cost of Rogaine can vary considerably, so it's worth shopping around. Expect to pay \$50–\$65 for Rogaine Regular

Strength and \$60–\$80 for Rogaine Extra Strength (one month's supply of each). A three-month supply of Rogaine Extra Strength (a triple pack) can cost \$145–\$185. While still expensive, this makes it likely to be cheaper than Propecia.

COVERING UP

If you've lost too much hair to be a viable candidate for Rogaine or Propecia treatment, your other options include a transplant or hairpiece.

A transplant can be a successful and permanent way of covering a shiny scalp. The most common technique performed in Australia is the mini-graft. In this procedure small 'plugs' of hair usually containing four or five hairs, skin and fatty tissue are taken from a site with ample hair, usually the sides, and surgically relocated to holes and slits cut in the front and crown. Normally, 50–100 plugs are transplanted each session and most people will need to have three or four sessions over a 12–18 month period.

Costs can vary, but expect to pay upwards of \$5000. If you're considering the transplant option it's important to speak to a number of surgeons. Ask them how many similar operations they've performed in the past and also to see photographs of their work. If possible speak to their former patients. Experienced transplant surgeons perform somewhere between 50 and 200 operations per year. Most medical practitioners performing hair transplants in Australia are members of the Australian Society of Hair Transplant Surgeons.

Hairpieces these days can provide very convincing and good-looking results and are now mostly made from human donor hair; prices can vary, so shop around. Make sure you view a variety of the pieces on real heads before deciding.

WHAT DO HAIR RESTORATION CLINICS OFFER?

To find out we sent several intrepid balding male volunteers, undercover, to three major hair clinics.

A wide spectrum of options was paraded before our volunteers — lotions and laser treatment, hairpieces and transplants. But do the recommended treatments work and do they provide value for money?



Advanced Hair Studio

At this clinic our moderately balding volunteers were diagnosed with male pattern baldness and offered

MORE BALD FACTS

These other types of baldness can occur suddenly and may require medical attention:

- **Alopecia areata** — small, round patches of hair loss that can increase in size, caused by autoimmune response, which may resolve themselves or require treatment.
- **Telogen effluvium** — heavy hair shedding due to hair follicles going into rest mode, triggered by severe physiological stress, such as infection, malnutrition, surgery or even sometimes giving birth. Loss of hair lags behind the stress event by two to four months. The good news is that this condition is mostly short-lived and reversible.
- **Anagen effluvium** — often the result of chemotherapy, which affects the fastest-growing cells in the body, hair follicles included, and causes sudden hair loss.

Advanced Laser Therapy. This costs \$5500 for a 12-month program that involves a series of laser treatments combined with the application of a lotion to balding areas. The heavy emphasis was on the therapeutic benefits of the laser treatment, described as being able to 'vibrate' and 'break up' deposits of the hormone responsible for hair loss.

Also featured was the use of a lotion with extract of the herb saw palmetto (*serenoa repens*), which is promoted as a natural hair growth stimulator. However, there's also minoxidil in the hair lotion — a fact that's kept very much in the background.

Our volunteers didn't find the **ADVANCED HAIR STUDIO** consultants pushy, but were offered various discounts of 10–15% if they decided quickly.

■ **Does laser therapy work?** According to the Australasian College of Dermatologists, there's no independent and credible scientific evidence demonstrating the effectiveness of laser treatment in humans, alone or in combination with other treatments.

■ **Nature's hair growth promoter?** Saw palmetto has been widely evaluated for use as a therapy for benign prostatic hyperplasia (enlarged prostate) and good clinical data is emerging that it's effective for this condition. Its mode of action involves suppression of the hormone responsible for prostate gland enlargement, which is the same hormone responsible for male pattern baldness — which explains why saw palmetto is promoted as a natural hair loss treatment.

But to date, only one small clinical trial has shown its effectiveness at promoting hair regrowth, and no further independent studies have been performed that assess its effectiveness, particularly in combination with minoxidil.

■ **Value for money?** There's no evidence laser therapy is effective, and it's open to doubt whether you'd get more regrowth with **ADVANCED HAIR's** lotion than from minoxidil (Rogaine) on its own. We'd be dubious about spending several thousand dollars on the off-chance.

■ **Strand by strand:** One volunteer was told that Advanced Laser Therapy wouldn't be suitable for him because he'd lost too much hair. He and another volunteer were shown the Strand By Strand hair replacement procedure: essentially hairpieces constructed from human donor hair and bonded to the scalp. The consultant was wearing one of these hairpieces, and both volunteers thought it was very 'lifelike' and looked good.

The cost for this option varies according to style and how many 'stages' you opt for — expect to pay around \$5000–\$6500. And there are ongoing costs that vary depending on the options you choose.



Ashley & Martin

At this clinic, our volunteers encountered a fast-paced, high-pressure hard sell, during which it appeared to be assumed that all three had committed themselves to the treatment plan offered. They didn't find it a pleasant experience.

The plan consists of various shampoos and lotions containing minoxidil and retinoic acid, plus saw palmetto as an oral supplement. Treatment cost was \$4432 over eight months, with a discount of \$800 if they signed up on the spot or a day or so later — and it came with a money-back guarantee.

■ **Vitamin-assisted regrowth?** Retinoic acid, the acid form of vitamin A, is known to stimulate the growth of a variety of cells, including those associated with hair follicles. One 1986 study showed that it caused hair regrowth both alone and in combination with minoxidil. However, more recent studies have shown no additional benefit for hair regrowth of combining retinoic acid with minoxidil. It does increase the

DON'T TRY THESE AT HOME

■ *An old English recipe — boar's grease, ashes of burnt bees, ashes of southernwood, juice of white lily root, oil of sweet almonds and musk made into a ointment and applied to the scalp every day.*

■ *A French cure — green walnuts cooked in lard, crushed to make an ointment and massaged into the scalp every night for a week.*

Andrew's sold on it ...

Unlike Kasem (far left), Andrew, aged 30, has had a very positive experience using Propecia, and "absolutely swears by it".

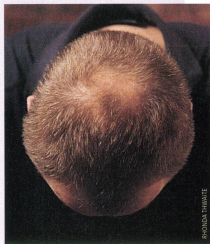
He first started taking it in late 1998 when he noticed he was thinning on top, particularly at the crown. "Starting to lose my hair in my 20s was something I couldn't really deal with," he said.

Now, five years later, Andrew is more than happy. "It only took a month or so for hair to start growing in spots that had been barren for some time. After about six months, those spots had good healthy hair in place. In fact, all of my hair, both existing and new, started growing with more consistency and thickness."

A recent photo (below) seems to confirm Andrew's view of his Propecia treatment.

Andrew's good experience with Propecia is in part due to starting to use it at such an early stage of baldness. Early intervention is important for maximising the effectiveness of drug therapy for male pattern baldness. The longer you leave it, the more likely it is that the results you'll get will be disappointing.

He adds, "When I'm in my late 30s, I'll probably stop taking it, as I won't be quite so concerned about not having a full head of hair at that stage of the game."



absorption of minoxidil through the scalp, which may explain the rationale of combination therapy.

Unfortunately there are several reports describing rare adverse effects of this combination, particularly when used above the recommended dose. One article, in the *Medical Journal of Australia*, described severe fluid retention in a man undertaking combined retinoic acid/minoxidil therapy above the recommended dose, and concluded: "The safety and efficacy of the combination requires investigation."

■ **Value for money?** If you have moderate hair loss the minoxidil in **ASHLEY & MARTIN's** treatment is likely to give you some benefit; everything else about it is open to doubt. Again, we'd save the money.



Clive Clinics

This clinic offers a wide and unique range of products and services — you can buy hair lotions, have a mineral analysis of your hair performed, look at hair pieces and even talk about transplants. And our volunteers found a pleasant, laid-back approach with no heavy sales pitch.

Male pattern baldness was again diagnosed, suitable for treatment with a lotion. Two options were offered: prevent further hair loss or thicken up existing hair.

A product containing azelaic acid is claimed to target hair loss. It costs \$40 and lasts three to four months. Cheaper than Propecia or Rogaine — but

Rough psychological waters ...

In a 1998 survey of 850 Australian men aged between 18 and 40:

- 25% of balding men reported feeling less confident.
- 20% with hair loss felt more unattractive.
- 16% felt inferior to those with no hair loss.
- 75% thought balding men looked older than non-balding men.

No surprise perhaps, but men can be sensitive about baldness!

Young men, in particular, who experience early and substantial hair loss can be at risk of lowered self-esteem and even depression.

Psychologists also think that a small number of men who are obsessional about their hair loss may be masking more serious psychological problems. And psychologists also say hair loss may first become noticeable at particularly stressful periods in life.

If you're greatly troubled by your hair loss, it could be good idea to talk it over with a mental health professional.

Anecdotal evidence suggests women don't care about men losing their hair, so perhaps, on a lighter note, men should learn to grow bald gracefully...

NOT SO GOOD NEWS

It seems that there may be a link between heart disease and male pattern baldness. A study conducted at the Harvard Medical School and Brigham and Women's Hospital in Boston analysed data from an 11-year follow-up study of over 22,000 doctors aged between 40 and 84.

The scientists found that compared with men with no male pattern baldness, and adjusted for age, body mass index, hypertension, smoking and other risk factors for heart disease:

- Men with receding hairlines had a 9% greater risk of coronary heart disease events (including non-fatal heart attacks, angina and bypass surgery).
- Those with mild hair loss at the crown were at 23% greater risk.
- The risk increased by 36% over men with no male pattern baldness if hair loss at the crown was severe.
- Balding men with high blood pressure and high cholesterol were even at greater risk.

So if you're starting to thin on top, consider it a wake-up call and make sure your eating and exercise habits are 'pro heart'.

does it work? **CLIVE CLINICS** relies on just one study performed in 1988 showing that, in a test tube, azelaic acid is a 98% effective inhibitor of the hormone causing male pattern hair loss. But we could find no further independent studies looking at its ability to prevent hair loss in men. Like most of the products we were offered in our research: effectiveness not proven.

To have a 92% chance of thickening his hair and reversing the hair miniaturisation process, one volunteer would have needed to spend \$230 per month for a preparation containing 'Takanal' stimulant. Another volunteer was offered a treatment package containing Takanal for \$2310 over eight months (after which he could consider a two-stage crown transplant for \$6500).

We can't say whether Takanal works either — we couldn't find any reliable independent scientific information supporting **CLIVE CLINICS'** claims.

■ **Value for money?** The 'Takanal' stimulant costs more than either Rogaine or Propecia without their advantage of proven effectiveness in most men. The azelaic acid lotion is relatively cheap, but again there are no independent clinical studies showing it's effective.

They don't want you to know ...

... at what social costs their jeans are made in China. Do jeans brand owners have something to hide, or don't they think you've any right to know?

You can fork out a small fortune for a pair of designer jeans, spend a little less for a well-known brand or just a small fraction for a basic pair from the local variety store. The styles and quality may vary a little, the label always does, of course, but the one thing many have in common is their origin. When we checked out the brands on offer in one suburban shopping centre, 11 out of 12 were made in China.

MADE IN CHINA

Millions of young women work in the clothing trade in China. For many it's their first paid job. They're generally young and have little formal education or awareness of their rights. Without support from independent trade unions (only government-run unions are allowed to function), these workers are vulnerable.

Many come from the countryside seeking employment in clothing factories to support their siblings or children back home. Such rural migrants often hold temporary residency permits, valid only for as long as they're working. So keeping that job is very important, even if it means working for a pittance or in appalling conditions.

Various human rights groups and non-government organisations keep track of working conditions and human rights abuses in countries such as China. Go to their websites (for example: www.sweatshopwatch.org, www.nlcnet.org, www.behindthelabel.org, www.cleanclothes.org) and you'll find detailed descriptions of their representatives' visits to clothing factories where, for example:

- Workers were forced to work 60–96-hour weeks, 10–15-hour shifts or seven-day weeks.
- Workers got paid as little as 12–28 US cents per hour.
- Women workers were dismissed as being 'too old' when they turned 25.
- Migrant workers were housed in overcrowded and dirty dormitories.
- Workers were sacked for speaking out about factory conditions, raising grievances or organising work action.
- Lax safety standards and forced overtime contributed to appalling work accidents.

Apart from these individually reported human rights abuses, Amnesty International literature warns companies setting up business in China that violations such as torture, disappearances, extra-

IN A NUTSHELL

■ The vast majority of jeans brand owners didn't return our corporate social responsibility survey, including such well-known brands as Benetton, Calvin Klein, Diesel, DKNY, Esprit, Guess, Jag, Jeans West, Just Jeans, Lee, Sportsgirl, Trent Nathan, WestCo and Wrangler. So the survey raised more questions than it shed light on what jeans brand owners are doing to ensure safe and fair conditions for their workers overseas.

■ Only two brand owners (Levi's and Country Road) filled out our survey and two others — Coles Myer (for Myer Grace Bros, Target and Kmart) and Polo Ralph Lauren — sent a general response. See page 16 for details.

judicial killings, harassment of human rights defenders, forced labour, arbitrary arrest and detention, and denial of freedom of assembly, association and expression occur in that country, and that these can significantly damage the company's reputation in the absence of transparent and properly enforced human rights policies.

EXPLOIT OR IMPROVE?

Over the past decades, many clothing manufacturers have moved their production, or part of it, to developing countries where labour is plentiful and wages are low. Notwithstanding the loss of jobs in the clothing industry in countries such as Australia, these relocations can benefit both sides — at least in theory. Consumers here should be able to buy a garment made in China for a lower price than if it was made here; and in the developing world, the jobs created are clearly in demand and can make the difference to many a struggling worker's life.

But more often than not, the practice is a different story. You only have to look at the large price discrepancy between a pair of designer jeans and a Kmart pair, both made in China. The savings in labour costs for the designer jeans have obviously lined the brand owner's and/or retailer's pockets rather than lowered the costs for the consumer. And the examples of working conditions mentioned earlier show all too clearly that some manufacturers take advantage of their workers' vulnerability, rather than help improve their lives.

CORPORATE SOCIAL RESPONSIBILITY

Brand owners are ultimately responsible for the working conditions in which their products are made, regardless of their origin. Using offshore labour from more than one country and from many different suppliers and subcontractors in each country can add complexity to this duty, but doesn't make it impossible.

■ Devising and implementing a code of conduct is a good way to start the process. It's a list of work standards the company undertakes to meet. It should apply to all its suppliers and cover at least the fundamental International Labour Organization (ILO) conventions (outlawing forced labour, child labour and discrimination and permitting freedom of association) and any other pertinent issues.

■ Enforcing and monitoring adherence to the code (through an internal and preferably also an independent, external system) is imperative. This is a complex process involving resources, training of staff, buyers and agents, and dealing with code violations. But it's necessary to expose weaknesses and ensure standards are adhered to.

■ Choosing suppliers that are accredited to the Social Accountability International Standard SA8000 can also help ensure fair workplace conditions in the supply chain. It's a voluntary corporate social responsibility standard for workplace conditions, based on the principles of international human rights norms.

DON'T THEY CARE, OR DON'T THEY WANT US TO KNOW?

To find out the extent of jeans brand owners' corporate social responsibility, we sent out survey forms to 60 companies that had told us in earlier phone calls that jeans were one of their major clothing lines. We haven't covered all the jeans brands available in Australia, but certainly the majority. The form had 22 questions about the systems they have in place to ensure their workers' rights and just conditions in their supply chain in low-wage countries.

Fifteen of these companies told us their jeans were wholly made in Australia — see far right. Of the remaining 45, only two (LEVI'S and COUNTRY ROAD) returned the filled-in questionnaire; two others (POLO

Some thoughts on jeans

In the June 1998 issue of *New Internationalist* magazine, which was devoted solely to jeans, issue editor David Ransom presented some interesting thoughts:

"The nature of a thing is not to be found in its 'image'. It lies in the materials and in the people who made it. The icons of consumer capitalism are made in secret: the raw materials plundered from behind the perimeter fences of private property; the 'goods' stitched together in 'post-modern' labour camps, anonymous sheds filled with human misery, scattered around the world along the meandering borderline between consumers and producers, profit and loss. The 'image' of consumer capitalism lies."

Later, pondering that a "perfectly PC [politically correct] pair of jeans" doesn't exist, he concludes: "It is not just the image, but the promise of consumer capitalism that lies."



RALPH LAUREN and COLES MYER, for MYER GRACE BROS, TARGET and KMART) sent just a general response — see *The exceptions*, page 16.

The remaining brand owners or distributors failed (four declined) to respond to our survey. See *No response*, page 17, for the 69 brands involved. Are they so arrogant as to think you aren't interested in these issues, or are they just indifferent? Don't they know themselves the conditions their brands are made in? Don't they care about human rights? Are they aware of substandard conditions or human rights violations they don't want you to know about? Do they fear public exposure?

We don't know the reasons for their silence. But we do know that working conditions like those mentioned earlier will continue to thrive unless brand owners take responsibility for them and act. And this is most likely to happen if the conditions prevalent in some countries and factories are exposed and the brand names made there linked to human rights controversies.

As a consumers' association financed solely by the sale of our products, CHOICE doesn't have the means to fund a mission to China checking out the factories and exposing the facts. That's why we undertook the survey, to give brand owners a chance to tell us what they're doing and planning to do in future, so you can take their efforts into consideration when next deciding on a pair of jeans. At this stage, however, we can unfortunately tell you about only a few companies' corporate social responsibility records.

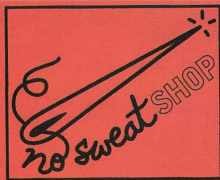
Thanks to all the readers who sent us their thoughts on 'ethical jeans'. As one of you pointed out: "Ethical and responsible companies generate goodwill — we all like to deal with people we can trust." Can we trust the companies that chose not to disclose their efforts? It's up to you.

Made in Australia

The brand owners/distributors of the following brands told us their jeans were wholly made in Australia, so we didn't ask them to fill in our questionnaire, which looked in particular at working conditions in low-wage countries.

■ Basic Jean, Bends, Café Sport, Cambridge St, Country Club, Diesel Ladieswear (*not* the Italian brand), Flair, Fletcher Jones, Gold Diggers, Hugo Boss, Jeans Connection, My Jean, Nif Naf, Nobody, Reed St, RM Williams, Saltbush, Showa.

With Australian-made clothes, look for the NoSweatshop label (see below), which ensures workers and outworkers have fair working conditions, or ask the brand owner whether they've signed the national Retailers Ethical Clothing Code of Practice. Of the companies that responded to our survey, COUNTRY ROAD and COLES MYER have signed the code; the February 2003 issue of *Ethical Investor* magazine reveals which other companies have signed it and which haven't.



www.NoSweatShopLabel.com



IMPORTS FROM CHINA

China is currently Australia's third-largest source of imports. In 2001–02, we imported goods from China to the value of \$11.3 billion, the largest share of which (20%) was for clothing imports.

The exceptions

Our thanks go to the following companies that responded to our survey. The summaries below are based on the information they provided. While we're unable to verify the information the companies sent us, being able to answer our questions (or at least attempt to) and taking the time to fill in the questionnaire are good indicators that the two companies that returned it are genuinely tackling the issue. Direct quotes are in quotation marks.

LEVI STRAUSS & CO

- Of its jeans brands (LEVI'S and CALIFORNIANS) sold in Australia in 2001–02, 55% were made overseas — in the Philippines, China, Pakistan, India, Fiji, Korea and Indonesia.
- It's had a code of conduct in place since 1991 and an internal management system to ensure its implementation.
- Suppliers are contractually bound by the standards specified in the code; failure to comply can lead to termination of contracts.
- Terms of engagement guidelines based on the code are "prominently displayed in both English and the prevalent local language in the factories".
- Levi's formally assesses each facility once a year, which includes inspections of safety conditions in factories and dormitories, interviews with management and workers and reviews of records.
- In two countries (the Dominican Republic and the Philippines), Levi's has also had its operations independently evaluated by non-government organisations (NGOs) and academics, who acknowledged "the robustness of the program and the positive impact it has demonstrated in the local factories". The recommended improvements to the process are now being addressed.
- "Going forward, we will be conducting new programs with external stakeholders including NGOs, governments, other brands and suppliers, to further our vision."

COUNTRY ROAD

- All Country Road jeans sold in Australia in 2001–02 were made in two factories in China.
- Senior inspectors from the company's appointed sourcing agency, who have passed the SA8000 lead auditor examination, regularly inspect the factories to the principles of SA8000.
- It has a code of practice in place, which covers basic ILO labour conventions (see *Corporate social responsibility*, page 14).
- Suppliers are contractually bound by the standards specified in the code; failure to comply can lead to termination of contracts.
- It relies largely on its international sourcing agents and their regional expertise to ensure its suppliers comply with its code and ILO conventions. Its production personnel, together with the appointed sourcing agency, inspect factories on a regular basis (at least every three months) and report compliance.
- It's currently reviewing a more formal monitoring process, which could involve a signed annual representation/undertaking from each supplier, for consistency with monitoring practices for clothes made in Australia.



POLO RALPH LAUREN

The company didn't fill in our questionnaire, but sent a general response.

- It has operating guidelines in place, which cover basic ILO labour conventions.
- Suppliers are contractually bound by the standards specified in the guidelines; failure to comply can lead to termination of contracts.
- It only reported that the proportion of jeans previously made in Australia is now being made in Europe — we don't know where the rest are made.
- It didn't indicate what systems are in place to ensure the guidelines are implemented and adherence is monitored.
- "We take very seriously our responsibility for ensuring a safe and healthy working environment for the people who make our products."



COLES MYER

Australia's largest retailer, **COLES MYER**, didn't fill in our questionnaire, but sent a general response for its **MYER GRACE BROS, TARGET** and **KMART** retail outlets. It didn't tell us where its brands are made — they include Basque, BIB, Jeans Plus, Reserve, Petites and Urbane (at **MYER GRACE BROS**); Amco, Barbie, Bob the Builder, Body Glove, Bratz, Golden Breed, Hot Wheels, No Rules, Now, Pipeline, Planet Extreme, Urban Soul, Urban Supply, Winnie the Pooh, Xgames, 2DX and 26Red (at **KMART**); and Target.

■ It gave only general information about its operating guidelines. "Our standard terms and conditions require suppliers to sign an agreement to source and/or manufacture merchandise ethically and in full compliance with the laws operating in the country of manufacture."

■ It gave only general information on any monitoring systems, such as that it's "vigilant during factory visits and in regular verbal communication to prevent child exploitation and any dangers to individual health and safety."

■ Its suppliers are required to confirm that no child exploitation has occurred or sign a declaration that no child labour has been used. **COLES MYER** is in the process of making this declaration a requirement of all its businesses and is "investing in structural improvements to our quality assurance function to strengthen monitoring of supplier adherence to the declaration".

NO RESPONSE

The owners/distributors of the following brands failed (four declined) to respond to our survey, although more than half were sent a second (and some even a third) questionnaire after follow-up phone calls to our November mailing. We don't know where these brands are made.

■ Aloha Boys, Atelier, Australian Adventure Clothing, Backstage, Benetton, Black Pepper, Blue Ridge, Blues Union, Blush, Bushland, Calvin Klein, Cue, Determination, Diesel, DKNY, Downtown, Esprit, E-W, Guess, Gripp, Gumboots, Hiatt + Tylden, Hot Sands, Jag, Jeans West, Jefferson Jeans, Jenny Reb, Johnny Reb, Jump, Just Jeans, King Gee, Last Gasp, Lee, Living Doll, Maverick Western Gear, Maxedout, Mossimo, Naf Clothing, Nostalgia, Odyssey, Passage, Project Blue, Quiksilver, Rarity, Reaction, Resort, Split, Sportsgirl, Stubbies, Stussy, Super Dogger, Tarocash, Thomas Cook, Torn Blues, TN By Trent Nathan, Trent Nathan, Ultimate Apparel, Unlimited NRG, Urban Exposure, Urban Life, URC—Urban Rags Clothing, Venture Lite, WestCo, Wet Seal, Wrangler, YD, Yo Clothing, Zutopia, 777s.

THANK YOU

We're grateful to Richard Boele, an Amnesty International Australia Business Team volunteer and director of the Australian Institute of Corporate Citizenship, for his invaluable advice and assistance. The survey was a joint project between CHOICE and Amnesty International Australia.

So(y) ... what's new?

News reports make it sound more like a drug than a simple bean — how good is the evidence and is soy's safety in question?



IN A NUTSHELL

- Soy research is promising, but we don't know enough yet to support its popular perception as a miracle bean.
- Soy has been proved to help reduce the risk of heart disease, but the jury is still out when it comes to most other claims for soy.
- Soy is likely to be safe for most people, but there are some unanswered questions (see page ??).
- More research is needed into the safety and effectiveness of soy pills (see page 20).

It's the new yoghurt: as yoghurt was to the seventies, soy is now — just the mention of it smacks of cutting-edge healthy eating.

You might not be a big tofu eater, but there are many foods that contain soy, some whose whole being centres around it: breads, cereals, drinks, 'non-dairy' products, juices, noodles and burgers can all be found with soy as a selling point.

But how good is the evidence that soy is something special? Here we look at the claims made for it and the scientific reality behind them, plus weigh up the evidence about claims that soy isn't safe.

A SOY GLOSSARY

Before we go any further, a brief rundown of the soy vocabulary will help:

- **Phytochemicals** are substances that occur naturally in plants (from the Greek *phyton*).
- **Phytoestrogens** are a group of phytochemicals that have a similar structure to the hormone oestrogen. Because of this similarity, they may be able to affect the systems and processes in the body where oestrogen acts. They're found in legumes such as soy and seeds (especially linseed), but also in whole grains, nuts and many fruits and vegetables.
- The two main types of phytoestrogen are **isoflavones** and **lignans**. Soy is rich in isoflavones and these may have a role to play in the effects of soy on health.

HEART DISEASE

The claim: Soy can lower high cholesterol and reduce the risk of heart disease.

The reality: It can, but you've got to eat a lot to reduce high cholesterol — though smaller amounts may be useful to prevent it developing.

Scientific studies support the idea that soy can reduce high cholesterol levels and so the risk of heart disease, but we're not talking a little soy once in a while — rather a concerted effort to get at least 25 grams of soy protein a day into your diet. That's the amount that both the US and UK governments have settled on as helping to reduce cholesterol. There are no Australian recommendations at this stage.

The US government allows foods that contain one quarter of this amount (6.25 g) in a serve to make a cholesterol-lowering claim, suggesting people with a cholesterol problem would need to eat four serves per day. But experts have suggested that even most Asians (who traditionally eat a lot of soy and have a lower risk of heart disease) wouldn't eat that much: it amounts to around three cups of soy milk or 200–300 g of tofu a day.

In fact, reducing already high cholesterol levels isn't the whole picture. Many experts consider the real value of soy may lie in its ability to prevent cholesterol from getting high in the first place. They believe the evidence suggests smaller amounts are worthwhile additions to a healthy diet: say 6–10 g of soy protein a day or about one serve of soy food.



PHILIP T. HARRIS

And, of course, if you're serious about really reducing your risk of heart disease, you also need to mend any other erring ways. Including soy as part of a healthy, low-fat diet along with exercise and stopping smoking can help your heart.

MENOPAUSAL SYMPTOMS

The claim: Soy can relieve symptoms of menopause, such as hot flushes.

The reality: If it works the effect is generally modest, though it may be more effective for some women than others. However, a placebo can have a significant effect on hot flushes too.

Since concerns emerged late last year about the safety of hormone replacement therapy (see CHOICE, Jan/Feb 2003), alternatives to conventional HRT for relieving menopausal symptoms, including soy, have enjoyed a PR boost. However, the evidence simply doesn't support the unqualified enthusiasm of some soy proponents.

If there is an effect, again, you have to eat a lot and it's only modest compared to placebo. In fact, most studies find a strong placebo effect — one expert review of the range of studies available suggests that sugar pills reduce symptoms by about 25–35%, and while phytoestrogen-rich diets typically do better, the difference may not be that startling — a reduction in symptoms of around 40–54%.

One theory that's being explored may go some way

to explaining why some women find soy so effective, yet studies find only a modest effect overall. A form of phytoestrogen, called equol, is produced in some people's intestines when they eat soy, but not others. Equol may be a more effective form of phytoestrogen and could explain why some people get a stronger effect than others.

The mix of healthy and not-so-healthy bacteria in your digestive system may play a role in whether your body produces equol from soy, and there may also be genetic differences between groups of people — Japanese people are thought to produce it more than westerners, for example.

But overall, the claims about the effectiveness of soy at reducing menopausal symptoms have been blown out of proportion to the evidence — alternatives to conventional HRT are a hot market (see *Soy in a pill?*, page 20). It may work for some women, but for others it may not be much better than a placebo.

BONES AND OSTEOPOROSIS

The claim: Soy builds strong, healthy bones.

The reality: It's too early to say.

The association between soy and osteoporosis relates to the fact that one drug used to treat osteoporosis has a similar structure to one of the main isoflavones found in soy. Looking at the very low rates of hip fracture in Japan compared to countries like Australia seemed to support the idea. But in fact, while Japanese women have fewer hip fractures, it may simply be because their hips are structured slightly differently, not because they eat differently. Their rate of osteoporosis of the spine — a measure of bone health that's not affected by differences in anatomy — is the same or even higher.

In the test tube and in animals, the isoflavones in soy do stimulate bone growth, but human studies looking for an effect of soy or its isoflavones on bone density have generally been inconclusive. Some evidence suggests soy can reduce bone turnover and conserve calcium in the body, and one recent study did indicate that soy could protect against bone loss in post-menopausal women.

However, overall the picture is one of uncertainty — we just don't know enough yet to say. While the research to date is promising and suggests that phytoestrogens have bone-sparing effects, we need high-quality, long-term, double-blind studies looking at the risk of developing a fracture with or without a high-soy diet. Until we get them, the picture will remain unclear.

BREAST CANCER

The claim: Soy can prevent breast cancer.

The reality: It's too early to say.

Human studies on soy and breast cancer are conflicting. There's some evidence it can protect against cancer, but other studies don't find an effect. While animal and test-tube studies do support an anti-cancer effect, it seems if soy works at all in real people, the effect is only slight.

What scientists do see is that in Asian countries, where a lot of soy is eaten, there's much less breast cancer (as well as colon and prostate cancer). But diets in these countries are also traditionally low in fat and red meat and rich in fish — all factors linked to lower cancer rates. Any protection against cancer may be because soy eaters generally have a healthy diet in other respects.

One of the most interesting findings is that if there is an effect, it's likely that eating soy before or during puberty is the key to protection from breast cancer later in life. One study found that Chinese women who ate the most soy as teenagers had the lowest breast cancer rates later in life. Some researchers think the effect of soy then may be comparable to early pregnancy, which changes the breasts in ways that make them less susceptible to cancer.

Soy in a pill?

As the hype about soy has grown, so has the market for soy isoflavone pills: supplements designed to give you all the perceived benefits of soy without the 'hassle' of actually having to eat it. Sounds ideal — if it works.

Unfortunately, the evidence is slim that isoflavones (see *A soy glossary*, page 18), by themselves, have the full range of benefits that some people hope soy food does.

Even where soy's effects are generally accepted — helping reduce heart disease risk — studies show extracted isoflavones don't reduce cholesterol by themselves. They may still have some of the heart effects attributed to soy — for example, they do help blood vessels' flexibility — but they haven't been shown to reduce your cholesterol.

Then there's the safety aspect. Virtually all the experts we spoke to were concerned about the use of supplements. How much is safe and what the effects are of taking the isoflavones without the other components of soy are largely unanswered questions.

And studies of isoflavone supplements overseas have found huge variations in the amount of isoflavones they contain. One study found supplements often contained less than the amount claimed on the label. More worryingly, many contained compounds researchers couldn't even identify.

As one recent review of the evidence concluded, phytoestrogen tablets such as soy supplements should be treated with caution until questions about their safety and effectiveness have been addressed.

But what happens in older women? Could the phytoestrogens in soy in fact promote breast cancer, like the body's natural oestrogen does? One recent review of the evidence concludes negative effects can't be ruled out. On the other hand, soy isoflavones bind to both of the two kinds of oestrogen receptor in the body, but more strongly to the kind that may reduce the growth of cells in the breast. Isoflavones are also thought to bind in a different way — like the anti-cancer drug Tamoxifen. All of this makes it unlikely they promote cancer.

When it comes to the safety of eating soy if you already have breast cancer, the jury is also out. Some experts believe soy could actually help in the same way as some anti-cancer drugs do. Others disagree, urging caution until we know more.

PROSTATE CANCER

The claim: Soy can prevent prostate cancer.

The reality: It's too early to say.

As with breast cancer, scientists know that Asian men (who eat more soy products) have a lower risk of prostate cancer. And while soy may contribute to this effect, a healthier diet — low in fat and red meat and rich in fish — may again be a factor. However, there's also a study of American men which found similar results, even taking into account other diet and lifestyle factors.

Studies of animals and in the test tube support the idea, but studies of humans are limited and none is a double-blind trial. While the evidence from human studies for cancer prevention isn't strong, studies of Asian men suggest that soy may slow the progression of the disease once you get it. And one particularly interesting study of men with advanced prostate cancer showed isoflavones like those in soy were able to stabilise their cancer growth, which is worth further investigation as there are no other effective treatments for these men.

THE BOTTOM LINE

On balance, it seems unlikely that eating soy foods is risky for most people (see *The soy controversy: is it safe?*, right), and it may help reduce your risk of heart disease. However, the full picture for people with hormone-related cancer, such as breast cancer, isn't without controversy.

If you're looking for a magic food to ward off nasties like osteoporosis and some cancers, we don't know enough yet to say soy's your bean, though there is some promising research out there. And while it may be effective for some women, for others its ability to reduce menopause symptoms may — at least in part — reside in their willingness to believe.

It's not a sexy slogan, but the only thing we know for sure is that eating a wide variety of foods, with a focus on fruits, vegetables (including legumes like soy, nuts and seeds) and whole grains is a recipe for good health. ■

THE SOY CONTROVERSY: IS IT SAFE?

If you go looking for information on soy, you find plenty on both sides of the debate. While some would have soy as humanity's dietary saviour, others paint it as the devil incarnate.

Soy has been accused of everything from causing birth defects to cancer — and for every accusation from the antis, there's a ready response from the pro-soys. But the debate isn't always disinterested or scientifically rigorous, and the devil is often in the detail.

When you take a close look at the evidence against soy — excluding emotive arguments and guilt (or innocence) by association — most areas of concern can be dismissed. Here we look at two which are the most debated.

Soy and thyroid problems

Isoflavones (see *A soy glossary*, page 18) can — in the test tube, at least — affect the function of thyroid hormones, and can also compete with iodine (needed for thyroid function).

Much is made of this by the detractors of soy. But while in theory it could be an issue, there's little evidence that it translates into a real-life problem for people who eat soy foods, unless they don't get enough iodine or if they already have thyroid problems.

And it's not just soy: there are flavonoid substances in other fruit and vegetables that have similar anti-thyroid effects — and which non-soy eaters may get in similar amounts.

Any increase in thyroid problems could be related to reduced iodine intake as people cut down on the (iodised) salt they add in cooking and at the table, rather than from increasing soy consumption.

■ **The verdict:** If you've an otherwise healthy thyroid and get enough iodine in your diet, soy foods are unlikely to cause thyroid problems.

Soy infant formula

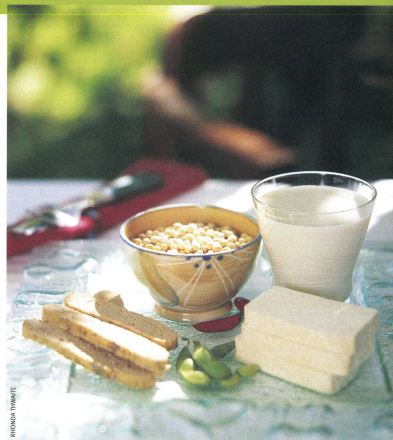
Most baby formula is based on cow's milk protein, but some types are based on soy protein.

Because babies are among the most vulnerable people in the community, close scrutiny is needed of formula used as a substitute for breast milk. Questions have been raised about the possible effects that soy-based infant formula could have, given what we know about soy's hormone-like effects later in life.

The concern is heightened because babies (at least up to about six months) rely on breast milk or formula for all their food needs, are developing rapidly and don't weigh as much as an adult. This means the dose of phytoestrogens (see *A soy glossary*) a baby on soy formula receives is relatively greater than adults eating soy foods get.

In fact, as those concerned about soy point out, babies can absorb enough isoflavones from soy formula to reach blood levels higher than those that have been shown to affect the menstrual cycles of adult women.

How all this might influence an infant's development is a question that hasn't been definitively answered. However, both the Australian and New Zealand governments, as well as bodies such as the Royal Australian College of Physicians, have looked at the evidence that does exist and seem to agree that despite theoretical risks, there's no hard evidence of real problems for babies on soy formula. However, they also



note that there are gaps in the evidence and further studies are necessary to rule out any negative effects.

Because of the unknowns, both the New Zealand Ministry of Health and the Royal Australian College of Physicians have adopted a cautious approach. They and the experts who reviewed the issue for the Australian government recommend that soy formula not be used indiscriminately, but only in cases where breastfeeding isn't possible and other formula can't be used for medical reasons. Some authorities overseas, such as in the UK and Switzerland, have come to similar positions. Other experts, however, believe there might be long-term benefits from the early introduction of soy into the diet.

A recent study was published in the well-respected *Journal of the American Medical Association*. It was the first that really looked at the long-term effects of soy formula in real people over time, studying over 800 adults who, as infants, had participated in controlled feeding experiments in the US.

The researchers found that those who had been raised on soy formula as babies didn't appear to have different general health or reproductive outcomes from those raised on cow's milk formula. While generally reassuring, further research into the effects they did find — the women had slightly longer menstrual periods and more discomfort — is still needed.

■ **The verdict:** Breast milk is the best choice for babies. For soy-based formula, despite no proven problems for children reared on it, caution suggests it should generally be used only where there's an identified medical reason for it until more research is in.

A better PEANUT BUTTER

It's a subject close to many people's hearts, and research is now suggesting peanut butter's good for it as well.

IN A NUTSHELL

■ Nutritionally, there's not much difference between the smooth peanut butters in our taste test. They're mostly around 50% fat, but it's largely unsaturated fat, which is good for us in reasonable amounts.

■ Now that it seems it's not so bad for us, our taste test finds which ones taste good – see the table for results.



How your peanut butter measures up

Product (in rank order of taste test)	Taste test score (%)	kJ per serve*	Fat per serve (tsp)*	Sugar per serve (tsp)*	Sodium per serve (mg)**	Price paid per 375 g jar (\$/l)
KRAFT Smooth	70	534	2.1	0.3	126	3.22
DICK SMITH Smooth	68	524	2.1	0.4	121	2.79
IGA Smooth	64	523	2.1	0.3	96	2.29
KRAFT Smooth Light	64	467	1.5	1.2	143	3.22
SANITARIUM Smooth	64	515	2.0	0.4	120	2.88
FARMLAND Smooth	63	504	2.0	0.4	79	2.37
SANITARIUM Bob the Builder	63	514	2.0	0.4	120	2.69
BOWMAN'S Smooth (Woolworths)	60	524	2.1	0.4	121	2.69
SAVINGS Smooth	60	509	2.0	0.3	103	1.99
BRAMWELL'S Smooth (Aldi)	59	524	2.1	0.4	121	1.79
NO FRILLS Smooth	59	520	2.1	0.4	116	1.79
ETA Oven Roasted Silky Smooth	57	523	2.1	0.3	96	2.69
HOME BRAND Smooth	55	520	2.1	0.4	116	1.81
KRAFT Smooth No Added Salt	54	539	2.2	0.2	2	3.22
BLACK & GOLD Smooth	49	520	2.1	0.4	116	1.99
FARMLAND No Added Salt	48	491	2.1	0.2	1.2	2.29
SANITARIUM Smooth No Added Salt / No Added Sugar	39	528	2.1	0.2	1.3	2.88

* The figures in the table are based on a 20 g (one tablespoon) serve, and fat and sugar are given in teaspoons for easy comparison. There are four teaspoons in a tablespoon.

** For adults, the upper recommended daily intake for sodium is 2300 mg.

† Based on the price we paid in November 2002.

It's a staple in most pantries and many of us grew up munching on a peanut butter sandwich. Research is now showing that, in moderation, it can also make a valuable contribution to your diet.

While there's no denying peanut butter is around 50% fat and high in kilojoules, it's not all bad news for fans. The fat is largely monounsaturated 'good' fat, which won't raise cholesterol levels and in fact may help to lower them. Foods high in monounsaturated fat, such as peanuts, avocado, olive oil and most nuts, may help prevent heart disease and diabetes, and a recent study also suggested that eating nuts and/or peanut butter five times or more a week (combined with an otherwise healthy diet and lifestyle) may reduce the risk of Type 2 diabetes in women.

Peanut butter also provides a valuable amount of protein, vitamin E, dietary fibre and minerals to your diet. Peanuts — which in fact aren't nuts but legumes — also contribute valuable phytochemicals (protective chemicals from plants) to your diet.

As with most things, in order to include peanut butter in your diet without gaining weight, you need to eat it in moderation — limit yourself to one or two servings a day (a serve is about one tablespoon). It's a good choice as a sandwich spread for children, although it's probably best to start them on products with no added salt.

WHAT MAKES A GOOD SMOOTH PEANUT BUTTER?

According to our tasters, texture is the most important characteristic. They mostly liked creamy, smooth or fine textures, and one that wasn't oily or dry; they disliked textures that were sluggish, waxy or claggy. Flavour's naturally also important, and fresh, natural, nutty and buttery-flavoured peanut butters were preferred. Peanut butters that tasted bland, raw or (not surprisingly) rancid, artificial or stale were less popular.

We had just one 'light' peanut butter in the taste test (**KRAFT Smooth Light**), which in this case referred to its fat content. Per tablespoon it contains about half a teaspoon less fat than the other peanut butters, but unfortunately it has significantly more sugar and the most salt to compensate for the loss of taste from fat. It rated quite well in our taste test (equal third), but it only saves you 50 or 60 kJ per tablespoon.

SALT MAKES IT TASTY

We usually recommend reduced-salt products wherever possible, but it seems salt is vital for making peanut butter tasty, particularly for people who are used to the salty version. All the products in the test with no added salt were rated much lower overall, and were more likely to be described as bland, flat and raw, and their texture dry and waxy.

In the overall scheme of things it is going to matter if you eat peanut butter with added salt? The recommended daily intake (RDI) of sodium for adults is 920–2300 mg. A tablespoon of salted peanut butter has about 120 mg of sodium, so in the context of your whole food intake for the day, a tablespoon or two contribute a reasonable amount. If you're watching your salt intake and eat a lot of peanut butter, you'd be better to stick to the no added salt products — or eat less of the regular kind.

For children the RDI for sodium varies with age, but it's probably best to give them a product with no added salt from the start so they don't get used to the saltier version. ■

THE TASTE TEST

Our thanks to the 193 Home Testers who tasted 17 widely available smooth peanut butters for us. Each trialist was sent three jars, with labels and brand markings removed or hidden as far as possible to ensure brand anonymity. They were asked to try at least one sample each day, eating it on its own or spreading it on bread or a plain cracker, and to taste all their samples in the same way. We also asked them to include no other toppings, so they could appreciate the full flavour of the peanut butter. Each brand was tasted by at least 30 trialists.

**CHOICE
HOME
TESTER**

PROFILES

Prices are those we paid for a 375 g jar in November 2002.

THE GOOD ...

KRAFT SMOOTH

Price: \$3.22

Trialists' comments

"A really nice peanut butter. Just right."

"Easy to spread. Nice nutty taste."

"Quite light and easy to spread thinly."

DICK SMITH SMOOTH

Price: \$2.79

Trialists' comments

"Good texture and consistency and a pleasant flavour."

"It looks like any other peanut butter and at first tastes like any other peanut butter, but the flavour goes further — richer, nuttier and generally tastier."

THE NOT SO GOOD ...

BLACK & GOLD SMOOTH

Price: \$1.99

Trialists' comments

"Had a very unpleasant taste."

"Notable for its lack of distinguishing features."

"The saltiness was the dominant flavour rather than a peanut taste."

FARMLAND NO ADDED SALT

Price: \$2.29

Trialists' comments

"Very bland, too thick."

"Its sluggishness was the strongest feature."

"It stuck to the roof of my mouth and gums."

There wasn't much of a peanut taste."

SANITARIUM SMOOTH NO ADDED SALT/ NO ADDED SUGAR

Price: \$2.88

Trialists' comments

"A mild flavour and a bit too dry."

"Tasted very unflavoured and bland".

"Quite claggy in the mouth."

WHAT TO BUY

KRAFT Smooth	\$3.22
DICK SMITH Smooth	\$2.79

Online banking scam

Fraudulent emails are targeting internet banking customers, tricking them into providing their client number and password to scammers.

"Dear valued customer, our new security system will help you to avoid frequently fraud transactions and to keep your investments in safety," said an email received by Paul Smith from Sydney (right). The email asked Paul to reactivate his account by logging in using a link provided in the email.

The email came from admins@commonwealthbank.com and had a genuine-looking NetBank logo on it, but the link in the email went to a bogus website set up by scammers to steal client numbers and passwords from internet banking customers.

Paul was suspicious of the email because of the poor grammar and unfamiliar web address — he knew that the real domain address for the Commonwealth Bank is commbank.com.au. Instead of falling for the scam he notified the bank and us to warn other people.

If you receive a similar email follow these steps:

- Check the official website for announcements and or contact the company by phone.
- Use only secure sites for keying in financial or personal information such as your PIN — look for a padlock icon at the bottom of your web browser.
- If you've sent any details through a suspicious email or a website that you're worried about, contact the company you thought the email was coming from straightaway.

For more information contact ASIC on 1300 300 630.

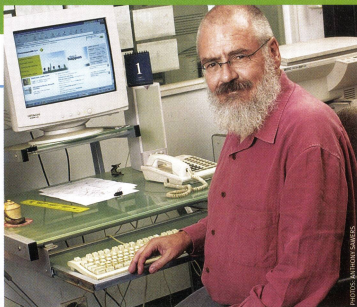


PHOTO: ANTHONY SAWYERS

HOME LOAN RATES AT 10.5% IN 2006?

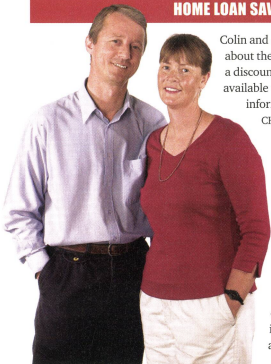
If you're planning to buy an investment property or your first home, make sure you include interest rate rises in your costings. Economics forecaster BIS Shrapnel has predicted that home loan interest rates will rise to around 10.5% by 2006–2007.

The good news is that BIS Shrapnel thinks our economy will be booming by 2004, which means higher wages and better returns for investors. However, it also predicts higher inflation and aggressive interest rate increases by the Reserve Bank.

Interest rates for a standard loan are currently around 6.5%. For a mortgage of \$100,000, a rise to 10.5% would mean your minimum monthly repayments would go up by around \$270; for a \$200,000 mortgage you'd be about \$540 more out of pocket.

A good way to protect yourself against rate rises is to pay more than the minimum repayment. This can save you thousands of dollars over time, so it's worthwhile even if rates stay low.

HOME LOAN SAVINGS: "AS EASY AS THAT"



Colin and Josie from Sydney were told by friends about their home loan package — a special deal with a discounted interest rate and other benefits available to eligible borrowers. (For more general information on these, see *Home loan packages*, CHOICE, March 2003.)

Colin and Josie had a mortgage at the standard variable rate with an offset account, and found out that their bank offered a package similar to their friends'. After looking at the details they decided to try to switch their mortgage as the package would give them a better deal.

Colin says: "I just walked into a branch and said we'd like to change to the package. They looked at our details, decided we were eligible and just switched our loan to the package. We now pay less interest and they didn't even charge an application fee. It was as easy as that."

4 YEAR INDEX

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HOW TO USE THIS INDEX

Bold type indicates a test, survey or trial report, normal type indicates other articles.

* indicates an update of a previous report, additions or corrections to reports, small follow-up items, recalls or letters. For space reasons, the index generally doesn't include Choice Cuts, many other small pieces, and Recalls and Bans.

Additives, food	Jul 99	Cameras	compact, APS and 35 mm	Jan/Feb 01, Mar 02, Apr 03	Christmas crackers	Dec 99
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Air conditioners		digital	Jun 01, Dec 02, Jun 03*		carpet stain	Sep 02
ducted	Oct 01	digital photo services	Nov 02		local vs imported	Mar 00
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	May 00*, Oct 01	showers, solar	Apr 01		stains, pre-wash	Nov 02
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Alternative health therapies	Sep 01, Jun 00	Carpets, oriental	Jul 01, Oct 01*		Coconut milk and cream	
Animal testing, for cosmetics	Jun 00	Cars			Coffee	
Annual buying guide	Dec 99, 00	buying a car online	Oct 99		espresso machines	Apr 01, Aug 01*, Apr 03
Antibacterial cloths and sponges	Sep 99	buying a used car	Sep 99, Dec 99*		instant	Oct 01
Antibiotics in chicken	Jun 02	child restraints	Sep 00		Cola, taste test	Jan/Feb 00, Jun 03*
Anti-aging creams	Mar 03	crash repair costs	Jul 99, Jan/Feb 00,		Cold 'cures', alternative	Jun 02
Apple juice, toxins in	Jan/Feb 02		Mar 02, Mar 03		Column heaters	May 01
Appliance reliability	Mar 00, Aug 02	crash tests cars	Aug 00, Jun 01, Oct 01,		Community banks	Jun 02
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		depreciation	Sep 02		Computers	Jul 99
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		taste test	May 00		weight-loss programs	Apr 00, Aug 02*
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	Nov 01,	four-year index	Jun 00, 01, 02, 03			
	Jan/Feb 02*, Jan/Feb 03, Apr 03*					

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	Jul 01*, Dec 01, Dec 02, Apr 03*	artificial sweeteners	Aug 99	2-door, 300–560 L	Nov 02, Dec 02*
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		brand vs generic	Jul 00	2-door, 385–420 L	Jun 01
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hot water options	Dec 99	for pets	Sep 02	watering kits	
how green is your home?	Sep 00	from food courts	Oct 99	Gas	
long-life light bulbs	Apr 00, Jun 00*, Oct 00*	GM foods	Jan/Feb 02, Nov 02	barbecues	Dec 00
recycling fabrics	Apr 00	ham, deli	May 01	cooktops (with wok burner)	Aug 02
reuse and repair centres	Sep 01	honey	Jun 01	heaters (flueless)	May 02
standby energy	Dec 00, May 01*, Aug 01*	hot chocolate drinks	Jul 02	Gas and electricity deregulation	Jun 02
Epilators	Mar 01	ice cream, taste test	Jan/Feb 01	Genealogy software	Mar 02
'Eskies'	Dec 01, Oct 02*	ice cream, soft serve	Dec 02	Generic drugs	Nov 01, Jan/Feb 02*
Espresso machines	Apr 01, Aug 01*, Apr 03	irradiation	Jan/Feb 02	Glass, safety	Jul 02
Ethanol in petrol	May 03	labelling	Sep 02	Global positioning system (GPS)	
Ethical manufacture	May 02, Jan/Feb 03, Jun 03	meat pies, frozen	Apr 02	for cars	May 00
Evaporative air coolers	Nov 00	milk	Oct 02, Dec 02*	handheld units	May 00
Eye surgery, laser	Apr 02	mince	Oct 02	Gloves, rubber	Dec 02
		'miracle'foods	May 02	GM foods	Jan/Feb 02, Nov 02
Fast food	Apr 03, Jun 03*	muesli bars	Jul 99	'Green' — see Environment	
Fax machines		muffin mixes	Jul 01	GST	Apr 00, Jun 00*
plain-paper	Sep 01, Nov 01*	mushrooms	Oct 01		
plain-paper vs thermal	Jul 99, Oct 99*	noodles, two-minute	Mar 01	Hair	
Fibre, in diet	Apr 00	olive oil	Nov 00, Dec 00*, Jan/Feb 01*	balddness treatments	Jun 03
Filters, water	Mar 03, May 03*	organic	Sep 00	home hair removal products	Mar 01, Jun 01
Financial — see also Banks, Investment		pâté	Jul 01	removal by laser and electrolysis	Jun 01
alternative dispute resolution	Jul 00	peanut butter	Jun 03	Ham	May 01
bill-paying options	Jul 99	rice crackers	Apr 02	Handheld massagers	May 02
home loan packages	Mar 03	safety quiz	Dec 01	Handheld vacuum cleaners	Jul 00
interest rates	Dec 00	safety survey	Jul 02	Hands-free mobile phone kits	Apr 01
				Hands-free mobile phone kits, safety	Aug 00, Apr 02
					Dec 01

Hay fever remedies	Nov 99	Honey	Jun 01	Light bulbs	
Headlice treatments	Aug 01, Jan/Feb 02*	Hormone replacement therapy (HRT)	Jan/Feb 03	incandescent	Oct 01
Health		Hot water options	Dec 99	long-life	Apr 00, Jun 00*, Oct 00*
alternative therapies	Sep 01	House and contents insurance	Nov 99, Jan/Feb 00*,	Lighting your home	Oct 00
antibacterial products	Sep 99	House paint, exterior	Sep 01, Nov 01*, Dec 01*, Jun 02*, Jun 03	Liquid soaps	May 02
antibiotics in chicken	Jun 02		Oct 99, Oct 00,	Loans	
back pain	Jun 00, Aug 00*		Dec 01, Dec 02	finding the best	May 02
BSE/vCJD	Mar 01	Ice cream		home, choosing or changing	Sep 00
caffeine	Jun 00, Aug 01, Oct 01*	makers	Dec 00	home packages	Mar 03
cold 'cures', alternative	Jun 02	soft-serve	Dec 02	Los Angeles, what to see	Oct 00
contact lenses	Oct 02	taste test	Jan/Feb 01, Apr 01*	Lotteries	Jul 99
cough medicines	Jul 02	Immobilisers, car	Nov 01	Loyalty schemes, credit cards	Oct 01
diet myths and controversies	Mar 03	Immunisation, children's	Oct 01, Apr 02*		
diet pills and potions	Oct 00, Jul 02	Impact drills	Aug 00	Mad cow disease (BSE)	Mar 01
diets, popular	Mar 02	Income, retirement	Oct 99	Managed funds	Jan/Feb 01, Jan/Feb 02
fat facts	Oct 00	Index, four-year	Jun 00, 01, 02, 03	Manufacture, ethical	May 02, Jan/Feb 03, Jun 03
fibre	Apr 00	Inkjet printers	Aug 01, Aug 02	Margin loans	Oct 01
food industry hygiene	Jul 02	refills	Jan/Feb 02	Massagers, handheld	May 02
flu shots	May 01, Jul 01*, Oct 01*	Insulation, ceiling	May 02	Meat pies, frozen	Apr 02
generic drugs	Nov 01, Jan/Feb 02*	Insurance		Media, science reporting in the	Mar 01
hangover, handling a	Dec 01	car, comprehensive	Aug 99, Sep 99*,	Medical records, privacy	May 00
hay fever remedies	Nov 99	health	Aug 01*, Oct 02, Nov 02*	Menopause	
headlice treatments	Aug 01, Jan/Feb 02*	health, call centres	Nov 00	alternative treatments	Oct 99
herbal supplements	May 00	house and contents	Nov 99, Jan/Feb 00*,	HRT	Jan/Feb 03
hormone replacement therapy (HRT)	Jan/Feb 03	Index, four-year	Sep 01, Nov 01*, Dec 01*, Jun 02*, Jun 03	Microwave ovens	
immunisation	Oct 01, Apr 02*	travel	Nov 00, Jan/Feb 01*, Mar 01*,	20-25 L	Jun 02
laser eye surgery	Apr 02		Nov 01, Mar 03*, Apr 03*	30-35 L, automatic sensor	Jul 01
'lifestyle' drugs	Mar 00	Interest rates	Dec 00	frequently asked questions	Jun 02
menopause, alternative treatments	Oct 99	Internet		Milk	Oct 02
mobile phones, EMR	Aug 00, Apr 02	buying a car online	Oct 99	Millennium bug	Sep 99
myths, folklore or fact	Jul 01, Oct 01*	buying books online	Nov 00, Jan/Feb 01*	Mince	Oct 02
organ donation	Aug 00, Jan/Feb 01*	cafés	Jan/Feb 00	Mobile phones	
osteoporosis	Aug 99, Aug 01*	chat rooms/IRC	Jun 00	call plans	Aug 00
pain relief creams	Sep 02	shopping on the web	Aug 99	customer service	Oct 02
painkillers, over-the-counter	Mar 02	web searches	Aug 00	GSM/CDMA	Jan/Feb 00, Jul 02
quitting smoking	Jul 00, Apr 01*	webmail	Oct 01	hands-free kits	Apr 01
salt, your intake	Jul 00, Oct 00*	Investment — see also Banks, Financial		hands-free kits, safety	Aug 00, Apr 02
slimming products	Jul 02	clubs	Jun 00	prepaid plans	Aug 02, Oct 02*
soy	Jun 03	managed funds	Jan/Feb 01, Jan/Feb 02	safety and EMR	Apr 02
sunscreens	Nov 99, Mar 00*	margin loans	Oct 01	WAP phones	Apr 01
water in your diet	Oct 01	risk	Mar 02	Moisturisers	Apr 00, Apr 03
weight-loss programs	Apr 00, Aug 02*	seminars	Aug 01	Money — see Financial, Investment	
Healthcare		superannuation	Sep 01, May 02, Oct 02*	Monitors, baby	Jul 01
insurance	Nov 99, Jan/Feb 00*, Jun 01,	Iron, steam	Jun 00, Jan/Feb 03	Monitors, computer, buying guide	May 03
Aug 01*, Nov 01, Mar 02*, Jun 02*, Jul 02,		Irradiation, food	Jan/Feb 02	Mops, steam	Apr 01
Sep 02*, Oct 02*, Nov 02*		Jeans, ethical manufacture		Mortgage, choosing or changing	Sep 00
insurance call centres	Nov 00	May 02, Jan/Feb 03, Jun 03		Mortgages, packaged	Mar 03
medical records	May 00	Jogger strollers	Aug 02	Mouthguards, sports	Jul 02, Dec 02*
Heaters		Juicers	Oct 00	Muesli bars	Jul 99
column	May 01	Kettles, cordless	Mar 00, May 00*	Muffin mixes	Jul 01
electric convection	Apr 03	Labelling		Mushrooms	Oct 01
fan	May 00	beef	Nov 01	Nail polish	Jul 01
gas, flueless	May 02	eggs	Jan/Feb 01	Nappies, disposable	Aug 99
water, solar and heat-pump	Dec 99, Oct 02*	food	Sep 02	Next-of-kin	Oct 99
Hedge trimmers	Oct 02	Laser eye surgery	Apr 02	Noodles, two minute	Mar 01
Helmets, bike	May 00	Laser hair removal	Jun 01	Nursing homes	Jun 00
Herbal supplements	Jan/Feb 02	Laundry detergents	Apr 00, Apr 02, Jan/Feb 03	Oil, olive	Nov 00, Dec 00*, Jan/Feb 01*
High-octane petrol	Aug 01, Oct 01*	tablets	Jul 01	Organ donation	Aug 00, Jan/Feb 01*, Mar 01*
Highchairs	Mar 01	Lawn trimmers		Organic food	Sep 00
Home building inspections	Jan/Feb 02	petrol	Nov 00	Oriental carpets	Jul 01, Oct 01*
Home entertainment		petrol and electric	Nov 02	Osteoporosis	Aug 99, Aug 01*
home cinema projector	May 01	Lawnmowers, petrol, two- and four-stroke		Oven cleaners	May 03
home theatre systems	Sep 02	'Lifestyle' drugs	Nov 99, Nov 01	Ovens	
Home loans			Mar 00	electric multi-function wall/under-bench	Oct 01
choosing or changing	Sep 00			microwave — see Microwave ovens	
packages	Mar 03			Pain relief creams	Sep 02
Home mechanics, your legal rights	Jan/Feb 02			Painkillers, over-the-counter	Mar 02
Home security					
DIY systems	May 01, Nov 01*				
makeover	May 01				
safes	Sep 02				

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Home and contents INSURANCE

The recent devastating bushfires reinforced the importance of home building and contents insurance. But there are still holes and traps in some policies.

Many of the people who lost their homes in the recent bushfires in the ACT, NSW and Victoria at least had the peace of mind that their properties were insured. The process of actually making a claim under their building or contents policy might, however, have revealed some surprises.

On the surface one policy looks much like another, but read the fine print and you'll find some major differences between the types of 'event' or 'damage' covered. Some policies are less generous than others. See *Averaging clauses*, page 30, and *Policy weaknesses*, page 31, for the deficiencies we found in some.

NEVER LEAVE IT TO THE LAST MINUTE

Jim and Jane's home backs on to a national park. They love the location but were a little hot under the collar last December when bushfires were moving towards them from three directions. The temperature went up a few degrees when they realised they'd forgotten to insure their contents.

"Our home buildings were insured but we'd never bothered with the contents," Jim explains.

"I was on the phone madly attempting to get a cover note. Some of the big insurers were refusing to issue new policies at all. Others were prepared to issue a cover note but had a 72-hour claims embargo for our area.

"Fortunately the fires didn't come anywhere near our home but we'll never leave ourselves that exposed to such a big risk again."

ARE YOU UNDER-INSURED?

Jim and Jane aren't unusual. Non-insurance and under-insurance are significant problems in Australia. The

latest figures from the Insurance Council of Australia (ICA) indicate that 25% of the population have no home building or contents insurance at all. Of those that have building insurance, 27% don't have adequate cover, while the ICA's best estimate for contents is that 35% of those with cover are under-insured.

It's worth checking that your policies are current and that they give you sufficient cover. Review the replacement value of your buildings and contents annually.

When deciding how much building cover you need, include the cost of removing debris from the site and architects' fees — the total could well be much higher than the current market value of your buildings alone.

Ask your insurance company for any guidelines it has to help you value the replacement cost of your buildings and contents or use our *Home and contents insurance worksheets* at www.CHOICEextra.com.au.

AVERAGING CLAUSES

If you don't buy enough insurance to cover the replacement cost of your buildings or contents you're

IN A NUTSHELL

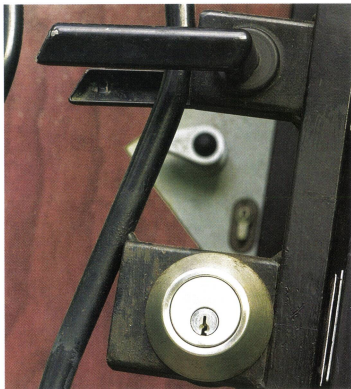
■ **If you want good building or contents insurance, choose a policy from our What to buy tables on pages 32 and 34.**

■ **Check any policy for the limitations and exclusions identified on pages 30 and 31.**

■ **Shop around to ensure you get value for money. See How much should it cost?, page 32.**

Bushfires are a reminder of the need for insurance. See pages 32 and 34 for good home and contents policies.





MORE ONLINE

Go to www.CHOICEextra.com.au to use our home and contents insurance 'compare-a-policy' feature and our home and contents insurance worksheets. 

exposing yourself to financial risk. All policies state that the maximum they'll pay is your sum insured. If you've only insured your home building for \$140,000 and it costs \$200,000 to rebuild, you'll have to find the extra \$60,000. That's clear enough.

However, eight of the policies we assessed have an additional restriction if you're under-insured, called an 'averaging' clause. If your home buildings or contents are insured for less than 80% of their replacement value, **COMMINSURE** (Commonwealth Bank), **NRMA** (its Queensland policy only), **RAC**, **RACT** (building cover only, not contents), **SGIC** and **SGIO** may use the averaging clauses in their policies to limit the amount they pay you, even for a partial claim.

For example, say you insure your home contents for \$50,000 when, in fact, it would cost \$90,000 to replace them. Even if only \$27,000 worth of your contents were stolen, you still wouldn't be paid the full amount if you were under-insured and there was an averaging clause.

In this instance the insurer would divide the sum you insured for (\$50,000) by 80% of the full replacement value of your contents (\$72,000), then multiply that by \$27,000. On this basis the insurer would only pay \$18,750 and you'd be over \$8000 out of pocket.

This condition is unfair and should be removed from all policies. We penalised averaging clauses in our scoring, though some policies in our *What to buy* tables scored high enough for other reasons still to be recommended. We'll be campaigning to see averaging clauses removed from all policies.

A variation on an averaging clause is **SUNCORP METWAY's** indemnity clause. With its policies, you don't get

new-for-old contents or building replacement cover if your sum insured is less than 85% of the real replacement value. Instead you're paid a depreciated value. For contents, this is based on the age of the product to be replaced; a home and land valuation formula is used to determine the amount paid for building claims.

ACTS OF TERROR

Who would've ever bothered to check that their house would be insured against loss or damage caused by acts of terrorism before the Bali and New York tragedies? In the current climate, it may be worth a second glance. Insurance companies definitely think it's important. Some have been rewriting their policies to exclude cover for terrorism. Others think there's a marketing advantage to be had from offering cover for some terror events.

We've been told some insurers are considering including cover for "terrorist acts of vandalism, plastic bomb blasts and aircraft damage". Nuclear incidents, full-on war and biological damage would still be excluded. We haven't included cover for acts of terror in our scoring but we'll be keeping an eye on trends and suggest you check policies if you think it's important.

POLICY STRENGTHS

The events that have caused most building insurance claims during the past few years are:

- Storm.
- Fire.
- Water damage.
- Burglary.
- Storm damage.
- Fire damage.
- Water damage.

Our scores incorporate how the policies treat these common events to reflect their importance to consumers. Fortunately, the following features were covered at least adequately in most of the policies we assessed.

- All buildings policies cover the four very important areas of **fire and explosion, theft and malicious damage, storm cover and burst pipes**. Some cover them better than others, though: see *Policy weaknesses*, right.
- Look for a home contents policy with **no depreciation**. Some policies still deduct an amount from your claim if your contents are over a certain age (10 years, for example). Some policies single out particular items for depreciation, such as clothing, household linen or computer equipment. Policies that don't depreciate are better value.
- A **cooling-off period** (where you have a few days in which you can change your mind about taking out the policy after you've signed on, without incurring a cost) is about to be made mandatory under the new Financial

Services Reform Act (FSRA). In line with the new law, all companies now offer a 14-day money-back period with an extra seven days for postage.

■ 29 out of 44 buildings policies scored full marks for **accidental breakage**. However, several other policies don't cover accidental breakage of shower bases and/or cooktops.

POLICY WEAKNESSES

Double-check any policy you consider buying for the following exclusions and limitations. Some are noted in the *What to buy* tables for our top-scoring policies.

■ **Storm** is an area where some policies still have vague and confusing conditions and exclusions that may make it difficult to claim successfully.

Of the policies we looked at, 17 stipulate that water has to enter a building through a 'storm-made' opening. If water forces its way into your home under doors, for example, you may not be covered. You may not be covered if the water seeps or percolates through walls or ceilings. Three of those policies do make an exception for damage caused by run-off.

Another type of exclusion found in some policies is more specific. Your claim will be denied if the water enters your home through an opening in the wall or roof made for renovations or, at other times, through a door or window that you left open.

Other reasons used by insurers to deny a storm damage claim included the home not being properly maintained or repaired, wear and tear (rust, for example) and faulty design or workmanship.

Check the definition of 'building' or 'home' in your policy too. Some don't cover storm damage to garden plants or outside items like gates, fences, retaining walls, clothes lines or watering systems.

■ **Flood:** Most insurers still place limitations on flood cover, if they offer it at all. Cover for full-blown 'riverine' floods is still 'optional' or not available in most policies and you may not be granted it if you live in a flood-prone area. If you are given cover, you may have to pay a premium loading based on how likely you are to be affected by flood.

■ **Flash flood:** If your policy covers only flash flood, you don't have proper flood insurance. Flash flood only covers you for extensive water damage due to a storm in your local area, and there may be a time limit. If you live in a location where a river floods but takes three days to reach its peak and damage your property, flash flood cover won't protect you.

■ **Slow leaks:** Most policies cover the costs of damage caused by water leaking from a pipe, dishwasher, etc, but gradual damage or slow leaks may be excluded.

■ **Valuables:** Most insurers have limits on the replacement of certain 'unspecified' valuables (like jewellery or CD collections) in their home contents

policies. The policy will state the maximum amount payable for individual items (check whether pairs or sets will be replaced in their entirety) and then an overall limit for a single event (burglary, for example) within the period of insurance.

If you have items that fall outside those limits, it's critical to have them listed in your policy as **specified valuables**. You may need a valuation certificate before an insurer will let you specify or list an item on your policy.

Easy-to-carry household items are the most likely to be stolen, so check policy limits for items like jewellery, clothing, entertainment equipment, cash, sporting equipment, power tools, garden equipment, photographic equipment, computers and electrical items. If in doubt about whether the unspecified valuables limit would cover the replacement of any item, be cautious and list it as a specified valuable.

■ **Electric motor burnout or fusion** is a confusing area in some policies. Check whether the cover is full, whether it's an optional extra and then look at how motors are depreciated. We suggest looking for a policy that doesn't depreciate motors less than 10 years old.

■ **Emergency accommodation:** Make sure this is in addition to the sum insured, not part of it. If it's included

Satisfaction with home and contents insurers

We recently surveyed CHOICE subscribers to find out how satisfied they are with their home and contents insurance companies. On average, two in every five respondents indicated that they were 'very satisfied' with both (see the table below for scores for companies for which we had enough data).

Reasons for dissatisfaction included high premiums, poor value for money, restrictive policies, complicated procedures for making a claim, poor customer service, inconvenient locations of branch offices and policy exclusions.

Satisfaction with insurance company (no. of responses)	Very satisfied (%)	
	Building	Contents
AUSTRALIAN PENSIONERS INSURANCE AGENCY (APIA) (106)	65	66
SUNCORP METWAY (185)	47	48
AAMI (308)	45	46
RAC (77)	44	51
GIO (386)	40	40
WESTPAC (79)	40	35
CGU (265)	39	40
NRMA (669)	39	39
RACV (188)	37	42
COMMINSURE (77)	33	34
RACQ (79)	27	35
ROYAL AND SUN ALLIANCE (56)	23	30

in the sum insured, your accommodation expenses may only be covered if there's any money left over after the replacement of your home buildings — a nasty shock if you have to pay rent for six months because your home's uninhabitable. Of our recommended policies, only **HBF Home Insurance** includes emergency accommodation as part of the sum insured.

■ **Carpets:** Some companies only replace the area of carpet damaged, others the room. The more generous ones replace it for the entire floor of your home. Some have the double whammy of depreciation for carpets over a certain age, and they're worth avoiding.

■ **Contents damaged or stolen while outside** may be excluded in some situations or may have lower limits than items damaged or stolen while inside your house.

HOW MUCH SHOULD IT COST?

For building cover, premiums will be influenced by your home's location, size and construction. Each

company has its own risk ratings for different suburbs and towns. To be certain you get the best price:

■ **Shop around.** Use our *What to buy* tables as a starting point and then phone at least three companies for quotes. Make sure you give each company exactly the same information.

■ **Ask about discounts.** These are often available if you're over 55, have multiple policies with the one company or have security systems in place — our tables give an overview.

■ **Pick the right excess.** Some policies have a standard excess, while others offer options that can reduce your premiums.



WHAT TO BUY

The policies listed in our tables achieved overall scores of 80% or more.

Scores are based on an assessment of the following features:

■ **Home building:** Cover for fire and explosion, theft and malicious damage, storm, burst pipes, accidental breakage, electric motor burnout, flood, earthquake, fences, emergency accommodation; presence of a cooling-off period and an averaging clause. Some policies have only optional cover for flood, fusion and fences. Compare their premiums with policies offering full cover for these.

■ **Home contents:** Cover for fire and explosion, theft and malicious damage, storm, burst pipes, accidental breakage, electric motor burnout; presence of a cooling-off period and averaging clause; depreciation of curtains, linen, towels, furnishings, clothing, footwear and other items; cover for carpet, contents outside the home, frozen food spoilage, visitors' goods, tools, legal liability, cash, computers, unspecified valuables, cameras. Some policies only have optional cover for fusion and spoilage of frozen food. Compare their premiums with policies offering full cover for these.

What to buy: home building policies

Company / policy name (in rank order)

BEST DEFINED-EVENTS POLICIES

Company / policy name (in rank order)	Overall score (%)	Availability
APIA Household (A)	96	All but NT
EIG-ANSVAR Household	92	All states
ROYAL AND SUN ALLIANCE Secure Householders Extra	92	All states
AUSTRALIAN UNITY Everyday Care	91	All but NT
AUSTRALIAN UNITY Extra Care	91	All but NT
WESTPAC Quality Care	90	All states
HBF Home Insurance	89	WA
RAA Home & Contents Insurance	89	SA, Broken in NSW
RACV Home Building (B)	89	Vic
GIO Home and Contents (C)	88	ACT, NSW, Tas, Vic, WA
CGU Home Plus	86	All but NT
NRMA Home Buildings (B)	86	ACT, NSW
ST GEORGE Protect First Choice Home Insurance	86	All states
HBA General (Vic) / MUTUAL COMMUNITY (SA) Home Insurance Listed Events	85	SA, Vic
ST GEORGE Protect Essentials Plus	84	All states
ELDERS Home Building (D)	81	All but NT
WESTERN QBE Home Building (E)	81	WA
ALLIANZ SureCover Plus	80	All states
COTA National Seniors Classic (F)	80	All states
NATIONAL Home Insurance	80	All states
WESTERN QBE Home Building	80	NSW, Qld, Tas, Vic

BEST ACCIDENTAL DAMAGE POLICIES

APIA Household Extra (A)	98	All but NT
AUSTRALIAN UNITY Elite Care	93	All but NT
EIG-ANSVAR Household Maxi-Cover	92	All but NT
WESTPAC Premier Care Building	91	All states
ANZ Home Insurance	86	All but NT
CGU Blue Ribbon	86	All but NT
ST GEORGE Home Protect Blue Ribbon	86	All but NT
HBA General (Vic) / MUTUAL COMMUNITY (SA) Home Insurance Accidental Damage	85	SA, Vic
ALLIANZ SureCover Gold	84	All states
ELDERS Home Building (D)	84	All but NT
COTA National Seniors Prestige (F)	82	All states

Separate or combined home / contents	Discount for taking home and contents	Discount for older customers	No-claim bonus (NCB)	How is NCB affected after a claim?	Other discounts *	Excess options (\$)	Flood cover available **	Emergency accommodation in addition to sum insured
Separate	NSW, Vic: 5%; Qld, SA, Tas, WA: 10%	(A)				100, 200, 500, 1000	✓	✓
Separate	\$25	55+	5% after 3 years	Reverts to 0%		100 (M)	✓	✓
		55+ and retired				100 (N)	✓	✓
Mer	10%	55+	Up to 15%	Reverts to 0%	Security; MPD	0, 100, 250, 500, 1000	✓	✓
Mer	10%	55+	Up to 15%	Reverts to 0%	Security; MPD	0, 100, 250, 500, 1000	✓	✓
Mer	10%	55+	2% year 1, 8% year 2	Reverts to 0%	Security	100, 250, 500, 750, 1000	✓	✓
Mer	15%	55+			Security; MPD (J)	50 (N)	✓	
Mer	10%	50+			MPD	100	Optional	✓
Mer	5%	50+	Up to 25%	25% reduced to 15% after 1 claim	YOI	0, 100, 200, 300, 500, 750, 1000	Flash only	✓
Mer	10%	55+ and seniors card			Security	0, 100, 200, 300, 500, 1000, 2000, 5000	Optional, flash only	✓
Mer		55+			Security; NW (K)	0, 50, 100, 250, 500		✓
Mer	5%	50+	Up to 25%	25% reduced to 15% after 1 claim	MPD; YOI	100, 200, 300, 500, 750, 1000	Flash only	✓
Mer		55+			Security; NW (K)	0, 50, 100, 250, 500		✓
Mer		50+			Security; HBA / Mutual Community Health members	100 (N)		✓
Mer		55+			Security; NW	100		✓
Mer	Varies	55+			Homes on farms	50 (N)		✓
Mer	10%	50+ or retirees	10% first year, 20% max.	Reduced 1 year for each claim (H)	Security	100	Flash only	✓
Mer	10%	55+	Up to 30%	Reduced by 10%		200, 300, 600		✓
Mer	10%	(F)	Up to 30%	Reduced by 10%		0, 50, 200, 300, 600		✓
Mer	10%	55+	Up to 30%	Reduced by 10%		200, 300, 600		✓
Mer	10%	50+ or retirees	10% first year, 30% max.	Reduced 1 year for each claim (H)	Security	50	Flash only	✓
Separate		(A)			Security	100, 200, 500, 1000	✓	✓
Mer	10%	55+	Up to 15%	Reverts to 0%	Security; MPD	0, 100, 250, 500, 1000	✓	✓
Separate	\$25	55+	5% after 3 years	Reverts to 0%		100 (M)	✓	✓
Mer	10%	55+	2% year 1, 8% year 2	Removed for 1 year	Security	100, 250, 500, 750, 1000	✓	✓
Mer	\$30	Aged pensioner			Security; NW (L); shareholder	100, 250, 500		✓
Mer		55+			Security; NW (K)	0, 50, 100, 250, 500		✓
Mer		55+			Security; NW (K)	0, 50, 100, 250, 500		✓
Mer		50+			Security; HBA / Mutual Community Health members	100 (N)		✓
Mer	10%	55+	Up to 30%	Reduced by 10%		100, 200, 300, 600		✓
Mer	Varies	55+			Homes on farms	100 (N)		✓
Mer	10%	(F)	Up to 30%	Reduced by 10%		0, 50, 200, 300, 600		✓

* MPD: multi-policy discount; NW: Neighbourhood Watch; YOI: years of insurance.

** Conditions apply depending on where you live. Most insurers assess flood cover on a case-by-case basis; there may be a premium loading and a higher excess. Flash flood provides limited cover only — see page 31.

na Not applicable.

(A) Only available to people 55 and over who don't work full-time.

(B) Optional fusion and accidental damage cover available; fusion cover was included in our scoring.

(C) Optional cover available for fusion, storm damage to gates and fences, breakage of fixed glass, flash flood and rainwater runoff. These were included in our scoring.

(D) Only available via authorised Elders agents.

(E) Optional cover available for storm damage to fences. It was included in our scoring.

(F) Available only to members of the Council on the Ageing (COTA) or National Seniors Association; discounts built in.

(G) NT cover only available in Alice Springs.

(H) Must go one full year without a claim to reinstate NCB.

(I) Health insurance policyholders receive 5% discount on home and/or contents cover.

(K) NW discount only available in Queensland.

(L) NW discount only applies in Queensland and SA.

(M) \$250 standard in NSW.

(N) Other excess options may be available on enquiry.

What to buy: contents policies

Company / policy name (in rank order)	Overall score (%)	Availability	Separate or combined home / contents	Discount for taking home and contents	Discount for older customers	No-claim bonus (NCB)	How is NCB affected after claim?
BEST DEFINED-EVENT POLICIES							
COTA National Seniors Classic (A)	94	All states	Either	10%	(A)	✓	Reduced by 10%
APIA Household (B)	93	All but NT	Separate	NSW, Vic: 5%, Qld, SA, Tas, WA: 10%	(B)	✓	Reverts to 0%
AUSTRALIAN UNITY Extra Care	93	All but NT	Either	10%	55+	✓	Reverts to 0%
CGU Home Plus	93	All but NT	Either		55+		
HBA (Vic) / MUTUAL COMMUNITY (SA) Home Insurance Listed Events	93	SA, Vic	Either		50+		
ST GEORGE Protect First Choice Home Insurance	93	All but NT	Either		55+		
EIG-ANSVAR Household	91	All states	Either	\$25	55+	✓	Reverts to 0%
HBF Contents	91	WA	Either	15%	55+		
AUSTRALIAN UNITY Everyday Care	90	All but NT	Either	10%	55+	✓	Reverts to 0%
GIO Home & Contents (C)	90	All but NT	Either	10%	55+ and seniors card		
NRMA Home Contents (D) (E)	90	ACT, NSW	Either	5%	50+	✓	Max reduced to 5%
RAA Insurance	90	SA, Broken Hill in NSW	Either	10%	50+		
RACV House & Contents (D) (E)	90	Vic	Either	5%	50+	✓	Max reduced to 5%
AAMI Home Contents	87	SA, Vic	Either	Depends on location	50+	✓	Reduced 5% p claim
RAC Homeguard Building / Contents / Personal Valuables (F)	86	WA	Combined		55+		
RAC Homeguard Home Contents (F)	84	WA	Separate		55+		
WESTPAC Quality Care	83	All states	Either	10%	55+	✓	Lost for 1 year
AAMI Home Contents	82	ACT, NSW, Qld, Tas	Either	Depends on location	50+	✓	Reduced 5% p claim
RACV Home Contents	82	Tas	Either		50+		
NRMA Home Contents (D) (E) (F)	80	Qld	Either	7.5%	50+	✓	1 claim not rec
SGIC Home Contents (D) (E) (F)	80	SA	Either	\$20	55+	✓	1 claim not rec
SGIO Home Contents (D) (E) (F)	80	WA	Either	\$20	55+	✓	1 claim not rec
BEST ACCIDENTAL DAMAGE POLICIES							
ANZ Home Insurance (SureCover Plus)	96	All states	Either	\$30	Aged pensioner		
APIA Household Extra (B)	95	All but NT	Separate		(B)		
AUSTRALIAN UNITY Elite Care	94	All but NT	Either	10%	55+	✓	Reverts to 0%
COTA National Seniors Prestige (A)	94	All states	Either	10%	(A)	✓	Reduced by 10%
CGU Blue Ribbon	94	All but NT	Either		55+		
HBA (Vic) / MUTUAL COMMUNITY (SA) Home Insurance Accidental Damage	94	SA, Vic	Either		50+		
ST GEORGE Home Protect Blue Ribbon	94	All but NT	Either		55+		
EIG-ANSVAR Household Maxi-Cover	93	All states	Separate	\$25	55+	✓	Reverts to 0%
WESTPAC Premier Care Contents	85	All states	Either	10%	55+	✓	Lost for 1 year

* MPD: multi-policy discount; NW: Neighbourhood Watch; YO: years of insurance.

** For private use; cover for a higher amount can usually be arranged with your insurer.

(A) Available only to members of the Council on the Ageing (COTA) or National Seniors Association; discounts built in.

(B) Only available to people 55 or over who don't work full-time.

(C) Optional cover available for fusion (including refrigerated and frozen food in case of breakdown of a fridge/freezer) and breakage of fixed glass. These were included in our scoring.

(D) Optional accidental damage cover available.

(E) Optional fusion cover available; it was included in our scoring.

(F) These policies have an averaging clause — see page 30 for details.

(G) Takes two years to build back up to the maximum NCB.

(H) NW discount only available in Queensland.

(I) NW discount only available in Queensland and WA.

(K) Laptops/notebooks restricted to \$1250.

discounts*	Carpet cover	Limit for visitors' goods (\$)	Limit for tools of trade (\$)	Limit for computers (\$)**	Limit for cash (\$)	Unspecified valuables limit per item (\$)
ty	Room	1000	2500	No limit	500	2000
ty	Room	500	1000	No limit	500	1000
ty; MPD	Room	5000	1000	15000	500	1500
ty; NW (H)	Room	5000	5000	20000 (K)	500	1250
ty; HBA / Mutual Unity Health members	Room	5000	5000	20000 (K)	500	1250
ty; NW (H)	Room	5000	5000	20000 (K)	500	1250
ty	Room	1000	1000	5000	750	1500
ty; MPD	Room	500	1000	5000	No cover	1000
ty; MPD	Room	200	500	15000	200	1000
ty	Room	No cover	1000	10000	300	1500
ty; MPD; YOI	Room	500	1000	No limit	200	1000
ty	Room	No cover	1000	10000	300	1500
ty; MPD; YOI	Room	500	1000	No limit	200	1000
ty; MPD	Affected area	No cover	1000	7500	200	1000
ty	Whole floor	No cover	1500	No limit	150	2000
ty	Whole floor	No cover	No cover	No limit	150	2000
ty	Room	2000	2000	No limit	500	1000
ty; MPD	Affected area	No cover	1000	7500	200	1000
ty; MPD; YOI	Room	500	No limit	No limit	300	1000
ty; MPB; YOI	Room	500	1000	No limit	200	1000
ty; MPD	Room	500	1000	No limit	200	1000
ty; MPD	Room	500	1000	No limit	200	1000
ty; NW; shareholder; er Select / ANZ free customers (J)	Room	7500	5000	20000 (K)	500	1250
ty	Room	500	1000	No limit	500	2000
ty; MPD	Room	5000	1000	15000	500	1500
ty	Room	1000	2500	No limit	1000	2000
ty; NW (H)	Room	5000	5000	20000 (K)	1000	1250
ty; HBA / Mutual Unity Health members	Room	5000	5000	20000 (K)	1000	1250
ty; NW (H)	Room	5000	5000	20000 (K)	1000	1250
ty	Room	1000	1000	5000	1000	2500
ty	Room	5000	3000	No limit	1000	2000

Who we looked at

We scored 48 building and 48 contents policies from the following companies to come up with our *What to buy* tables.

AAMI (Australian Associated Motor Insurers):
www.aami.com.au, 132 244.

ALLIANZ: www.allianz.com.au, 131 000.

ANZ: www.anz.com.au, 131 314.

APIA (Australian Pensioners Insurance Agency):
www.apia.com.au, 132 555.

AUSTRALIAN UNITY GROUP:
www.australianunity.com.au, 132 939

CGU: www.cgu.com.au, 131 532.

COMMINSURE (insurance division of the Commonwealth Bank): www.comminsure.com.au, 132 423.

COTA: www.cota.com.au, 1300 130 050.

EIG-ANSVAR AUSTRALIA INSURANCE:
www.eigansvar.com.au, 1300 650 540.

ELDERS: www.elders.com.au, contact your local branch.

GIO: www.gio.com.au, 131 010.

HBF: www.hbf.com.au, 133 423.

MUTUAL COMMUNITY (HBA):
www.mutualcommunity.com.au, 131 243.

NATIONAL AUSTRALIA FINANCIAL MANAGEMENT — Insurance Division: www.national.com.au, 132 928.

NRMA INSURANCE: www.nrma.com.au, 132 132.

RAA INSURANCE: www.raa.net, (08) 8202 4567.

RAC: www.rac.com.au, 131 704.

RACT: www.ract.com.au, 132 722.

RACV: www.racv.com.au, 131 955.

ROYAL AND SUN ALLIANCE: www.royalsun.com.au, policies only available through brokers.

SGIC: www.sgic.com.au, 133 233.

SGIO: www.sgio.com.au, 133 233.

ST GEORGE BANK: www.stgeorge.com.au, 133 330.

SUNCORP METWAY: www.suncorpmetway.com.au, 131 155.

WESTERN QBE: www.qbe.com.au, (08) 9213 6333.

WESTPAC: www.westpac.com.au, 1300 650 255.

The following insurers declined to participate in our survey: RACQ, REWARD, TIO, QBE-MERCANTILE MUTUAL.

Between the SHEETS

Lots of single-bed sheet sets sell for around \$30, but chances are they'll disappoint you.

IN A NUTSHELL

- **On test:** 18 flat and fitted single-bed sheet sets (also available in other sizes), ranging in price from less than \$20 to almost \$180 a set.
- **A low price seems to be an indicator of quality problems:** only two sets for \$50 or less made it into the What to Buy list (see page 38).
- **The cheapest sets in the test had the most problems with pilling.**

How do you like it in bed? Crisp and cool, soft and cuddly, fluffy and warm, or silky smooth? Or perhaps you don't care one way or the other, as long as your sheets fit, don't pill and keep their size and colour wash after wash. That's what we set out to find out with our latest test of 18 plain-dyed polyester/cotton and pure cotton bed sheets. (We tested single sheets to keep our costs down; they're also available in other sizes.)

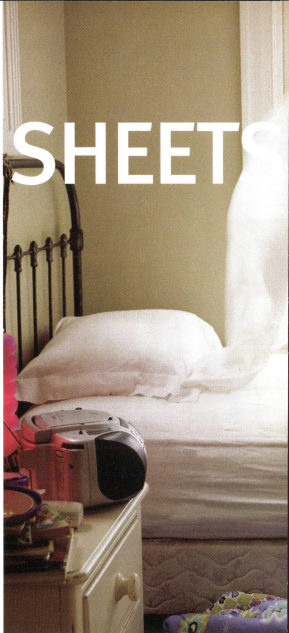
DO THEY FIT?

Buying the right-sized fitted sheet that fits comfortably around a thick mattress can be a problem. The average mattress you buy today is thicker than it used to be, probably around 32 cm to 35 cm deep, though you can get luxurious pillow-top models that can measure up to 45 cm — and, at the other end of the scale, particularly firm 26 cm deep ones.

It's not that you can't get a fitted sheet that fits around a thick mattress; you just have to make sure the claimed measurements on the packaging match your mattress size — and allow a little for shrinkage. For more on size, see *What to look for*, far right.

In our test, most of the flat sheets' measured sizes corresponded more or less with their claimed measurements. Two (COTTON HOUSE and DAVID JONES) were a fair bit longer than claimed, which shouldn't be a problem, and one (SHANNON) a bit shorter. We found more variation between the claimed and measured size of the fitted sheets, where good fit is much more important.

The DAVID JONES and SHERIDAN fitted sheets were a little shorter and narrower than claimed, but 2 cm deeper. The DICKIES and SHANNON fitted sheets lost nearly 5 cm and 6 cm respectively in length in the shrinkage test, and the DREAMTEX — though much bigger than claimed before the first wash — shrank by an astounding 9%, which left it 9 cm short of its claimed length. Most other sheets tested just shrank slightly (between 0.5% and 2.5% in length and width).



DO THEY PILL?

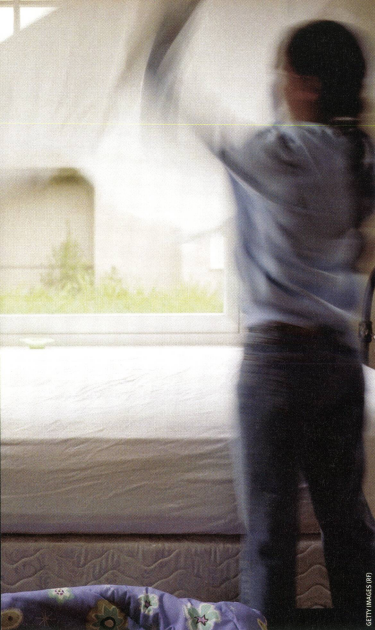
According to the industry, pilling is no longer a common problem with bed sheets, unlike in the past when, quite commonly, you bought good-looking sheets only to discover after a couple of washes that they'd formed little hard lumps of tangled fibres on top.

Pilling is caused by a fault in the fabric, but better-quality yarns, improved manufacturing processes and more stringent quality control standards, at both the manufacturing and retailing ends, seem to have reduced this problem in better-quality sheets.

Of the 18 sheets in our test, the five that scored lowest overall also had the poorest results for pilling, and were among the cheapest. The pricy brands, on the other hand, had very good results for pilling.

DO THEY FADE?

Dark sheets are best washed separately or with similarly coloured garments, as darker colours tend to run, particularly when new. Apparently it's difficult to



GETTY IMAGES (R)

get dyes that'll react with both cotton and polyester fibres and remain colourfast.

To see how much of a problem colourfastness is in today's bold and brightly coloured sheets, we washed sample pieces of our sheets, which ranged in colour from hot pink through purple to dark blue, for 30 minutes at 60°C — with excellent results. All faded just a little, but only with the **DICKIES** sheet was the colour change quite visible.

DO THEY LAST?

We also tested the sheets for wear and tear, but the results from these tests are difficult to relate to real-life usage. We can't say, for example, that a sheet that took just 10,000 rubs until the threads broke (or a force of just 8 Newtons to tear it) will only last for so many years. What we can say, though, is that one that took 40,000 rubs to break (or over 15 Newtons to tear) will last longer.

That's why we didn't count these results towards the overall score and just give comparative results in the table, page 38. However, these reveal, for example, that of the **COTTON HOUSE** and **SHERIDAN** sheets that scored equally well overall for the other factors, the former are likely to last longer.

What to look for

Size

- Terms such as 'queen', 'king' or 'single' size indicate a minimum length, width (and depth for fitted sheets, often referred to as the 'pocket' or 'wall'). In general, premium-brand fitted sheets tend to have deeper walls than lower-priced brands.
- To ensure a fitted sheet fits comfortably, measure your mattress size (especially its depth) before you buy sheets. Check the sheet measurements on the packaging and allow for a little shrinkage.

Fabric

- The sheets most commonly sold in Australia are made from a **polyester/cotton** blend. They usually contain around 50% of each material, though cotton-rich blends are available too. These sheets are generally easier to care for (and need little or no ironing), tend to shrink less and are generally cheaper than 100% cotton sheets.
- **100% cotton** sheets have been relatively slow to gain in popularity in Australia. They're made from naturally absorbent cotton and generally require more care (ironing), though **SHERIDAN** says its 100% cotton sheets are treated with a special 'non-iron' finish to reduce creasing.
- Apart from good finishing, the **thread count** of a sheet is an indicator of quality. The higher the thread count, the softer the fabric. A higher thread count doesn't mean a thicker sheet. Finer yarns are woven tightly to give a soft, fine material that retains its stability and strength.

Percalé is a fine weave that produces a relatively fine and strong fabric for sheets. Sheets labelled 'percale' should indicate their thread count on the packaging — at least 220 threads per 10 sq cm (or 180 threads per square inch). Sheets with a lower thread count are referred to as 'muslin'.

A thread count of 220 per 10 sq cm is the most common in Australia, but there's a trend towards improving the basic percale quality to 250 threads. In our test, three of the sheets in the *What to buy* list (**ADAIRS**, **DAVID JONES** and **MANSOURS**) have a thread count of 250 per 10 sq cm.

Above that, a difference in quality is difficult to detect, according to our US sister organisation, which tested sheets with higher thread counts but only found higher prices, not necessarily better quality.

WHAT ELSE IS AROUND?

Your choice of sheets isn't limited to cotton and cotton/polyester. If you're prepared to spend more, you can indulge in cool and luxurious cotton sateen sheets, available at a premium price. Warm and soft jersey knit sheets (similar to T-shirt material) are also available, though for winter bedding, old-fashioned flannelette sheets still hold a bigger market share.

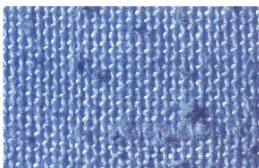
WHAT TO BUY

ACTIL	\$64
DAVID JONES Solid Colours	\$60
ADAIRES Percale Collection TEST DU	\$45
COTTON HOUSE Stanton	\$180
SHERIDAN Fashion Dye	\$100
TARGET Polyester/Cotton Percale TEST DU	\$50
MANSOURS Pure Luxury Cotton Percale	\$70*

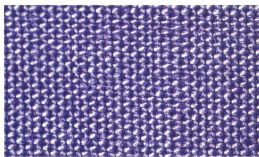
* Includes pillowcase.

These four polycotton and three cotton sheet sets have a very good overall score for pilling, dimensional change (shrinkage) and colourfastness. Of these, the COTTON HOUSE sheets with average and above average results for wear and tear will probably last the longest, but are by far the most expensive.

Prices are recommended retail for a set of single sheets (one flat and one fitted). We tested single sheets to keep our costs down; they're also available in other sizes.



Most sheets in the test scored quite well for pilling, but some, like The Price Brand pictured, you'd be very reluctant to sleep on again.



Thread count is one indicator of a sheet's quality and is often indicated on the packaging. 'Percale' is a fine weave of at least 220 threads per 10 sq cm that gives a fine but strong fabric for sheets.

NO WARRANTY?

Bed sheets have no warranty stated on the packaging, but if you find fault with the ones you bought, return them to the retailer for a refund or credit note. Most retailers we spoke to said they dealt with complaints on a case-by-case basis. So keep the receipt (and if possible the packaging) until you've washed the sheets a few times and you're sure they're fine.

Brand / model (in rank order)	PERFORMANCE						SPECIFICATION
	1 Overall score (%)	2 Pilling score (%)	3 Shrinkage score (%)	4 Colour fastness score (%)	5 Wear resistance	6 Tear resistance (length)	
ACTIL	91	90	93	89	Below average	Below average	Fabric
DAVID JONES Solid Colours	90	90	90	89	Average	Below average	Polycotton
ADAIRES Percale Collection	88	90	85	89	Below average	Above average	Polycotton
COTTON HOUSE Stanton	88	90	85	89	Average	Average	Cotton
SHERIDAN Single Bed Fashion Dye	88	90	85	89	Below average	Below average	Cotton
TARGET Polyester / Cotton Percale	88	80	95	89	Above average	Below average	Polycotton
MANSOURS Pure Luxury Cotton Percale	86	90	80	89	Below average	Below average	Cotton
HERITAGE Living (A)	80	70	85	89	Below average	Average	Polycotton
BRADMILL Luxury	79	70	83	89	Below average	Below average	Polycotton
ROYAL CLUB	79	70	83	89	Below average	Above average	Polycotton
SHANNON Percale	78	70	80	89	Below average	Above average	Polycotton
DREAMTEX Percale	77	60	88	89	Average	Below average	Polycotton
TARGET Cotton Percale	74	60	80	89	Below average	Below average	Cotton
PARK AVENUE (A)	67	40	83	89	Average	Average	Polycotton
VALENTINE Premium Plain Dyed (A)	66	30	90	89	Above average	Above average	Polycotton
THE PRICE BRAND Plain Dyed	59	20	83	89	Above average	Above average	Polycotton
DICKIES Traditions (B)	56	30	83	55	Above average	Above average	Polycotton
DREAMTEX	48	30	45	89	Below average	Below average	Cotton

BUT HOW DO THEY FEEL?

When you work at CHOICE, you get some weird jobs to do — such as ‘feeling’ cut-up pieces of sheets without seeing them. To find out how the sheets feel, we asked 15 staff to touch and feel small samples and rate them on a scale of 1 (like rather coarse linen) to 10 (smooth and soft).

We put the pieces in cardboard boxes with two hand holes, so the ‘feelers’ wouldn’t be influenced by the look of the sheets. And before the touch test we’d washed the sheets 10 times so they’d lost their ‘new’ feel.

Some people like their sheets soft and smooth, while others prefer a different texture. Figure 1, right, shows how the tested sheets fit into this range.

Interestingly, our touch test appears to show no relationship between the price, type of fabric and the trialists’ ratings. The ACTIL polycotton sheets, priced slightly above average, were rated softest and smoothest. But second place was shared by SHERIDAN’s pure cotton sheets, priced well above average, and PRICE BRAND, the cheapest polycotton sheets in the test. The most expensive sheets tested (COTTON HOUSE) came about in the middle of the range.

Brand (in order of softness)

ACTIL

SHERIDAN Single Bed Fashion Dye (A)

THE PRICE BRAND Plain Dyed

BRADMILL Luxury

DICKIES Traditions

VALENTINE Premium Plain Dyed

COTTON HOUSE Stanton (A)

HERITAGE Living

SHANNON Percale

DAVID JONES Solid Colours

DREAMTEX Percale

TARGET Polyester/Cotton Percale

PARK AVENUE

ROYAL CLUB

TARGET Cotton Percale (A)

ADAIRS Percale Collection

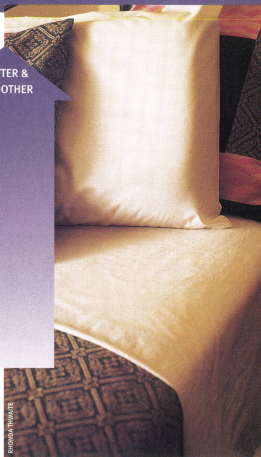
DREAMTEX Percale (A)

MANSOURS Pure Luxury Cotton Percale (A)

(A) 100% cotton.

**SOFTER &
SMOOTHER**

Figure 1. Use this scale to work out which sheets’ texture you’re likely to prefer. Brands within each group are equal.



Manufacturer / distributor	Price (\$)*
lan	64
Jones	60
	45
sey Group / Domestic Textile Corp	180
lan	100
	50
ours	70 (C)
Grace Bros	60
lan	50
nt	30
ours	50 (C)
	30 (C)
	60
	32
& Less	25 (C)
	19
alian Weaving Mills	29 (C)
	30 (C)

* Prices shown are recommended retail for a set of sheets (one flat and one fitted) for a single bed, as provided by manufacturers in early 2003, or the price we paid. They’re also available in other sizes.

(A) According to the manufacturer, these sheets have been discontinued, but you may still find them in shops.

(B) Available in limited Lincraft shops only.

(C) Set includes a pillowcase.

1 Overall score

The scores for pilling and shrinkage (average dimensional change) contributed 40% each to the overall score. Colourfastness contributed 20%, as all but one scored the same, and if you buy light-coloured sheets it’s not really relevant.

2 Pilling score

We put a sample of each sheet through a standardised rub test, where it was rubbed 1000 times against itself, and recorded the amount of pilling afterwards.

3 Shrinkage score

We recorded the measured dimensions of each fitted sheet, washed them at 60°C, line-dried them and then recorded the dimensional change. The score is the combined result for changes in length and width.

4 Colourfastness score

We washed a sample piece of each sheet for 30 minutes at 60°C and recorded the colour change afterwards.

5 Wear (abrasion) resistance

We rubbed four samples of each sheet against a piece of fabric until two adjacent threads were broken, recorded the number of rubs, then calculated the average of all rubs for the 18 sheets tested. Significantly above or below average results are indicated. See also *Do they last?*, page 37.

6 Tear resistance

We tore samples of each sheet horizontally and vertically (not from the seam) and calculated the average of the forces required for the 18 sheets tested. Significantly above or below average results are indicated. See also *Do they last?*.

STOP THE JUNK

The Australian Divisions of General Practice has released an audit showing that Australian kids on average would have watched three hours and 22 minutes of junk food advertising during the summer holidays. The audit found that 99% of food ads shown during children's TV programming were for foods with little nutritional value — high in fat, sugar and/or salt. No wonder childhood obesity is on the rise.

What do you think?

Which would you find more useful on the nutrition panel of a premix product such as cake and bread mixes: information on the dry mix alone or on the finished product — the whole cake or loaf? The food industry and its regulators have been having this debate with the introduction of compulsory nutrition panels.

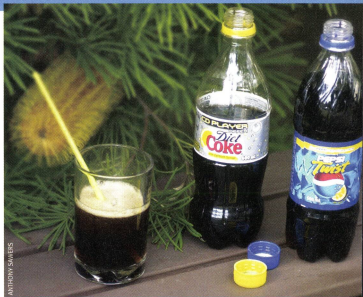
Currently, most list information for the end product, and most people would probably agree with that, but there can be difficulties in defining it. For example, so-called 'simmer' sauces can have a myriad of extra ingredients added, including different cuts and types of meat, different vegetables and so on, making it impossible to provide accurate information.

However, for products where the final product is predictable and where you're likely to follow the recipe exactly, such as a cake mix, we can see no reason why the nutrition information shouldn't refer to the end product.

Let us know what you'd prefer — or any good ideas to get round the issue — by emailing foodbites@choice.com.au, or write to *Food Bites* at the address on page 50.



ANTHONY SAWERS



ANTHONY SAWERS

TESTING THE BOUNDARIES?

COCA-COLA recently brought out two new varieties of COKE — DIET COKE WITH LEMON FLAVOUR and VANILLA COKE. PEPSI released PEPSI BLUE and PEPSI TWIST WITH LEMON FLAVOUR.

These drinks, like their original cola counterparts, contain caffeine, which is only permitted in cola and a few specified drinks, not in other soft drinks. However, there's no definition in the Food Standards Code for colas. The original cola nut has been replaced by artificial flavours that provide a 'flavour profile' consistent with a cola drink. These flavour profiles are commercial-in-confidence, so there's no independent way of determining what is a cola and what isn't — essentially leaving us in the situation that it is if the manufacturer says it is.

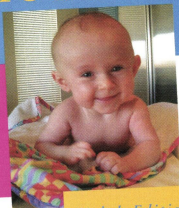
Enter the various flavoured cola drinks. The two 'lemon' versions contain caffeine and are brown like cola, but do they taste like cola or a lemon-flavoured soft drink? To find out, we ran a taste test.

We asked 32 'guinea pigs' to blind-taste six soft drinks: DIET COKE, regular COKE, regular PEPSI, DIET COKE WITH LEMON FLAVOUR, PEPSI TWIST WITH LEMON FLAVOUR and LEMON LIFT (a no-caffeine lemon soft drink), and tell us what flavour each drink was. They found PEPSI TWIST WITH LEMON FLAVOUR fairly close to the 'cola' mark, with just four people saying it wasn't cola-flavoured. But just over 70% said DIET COKE WITH LEMON FLAVOUR didn't taste like cola, with about half describing it as lemon-flavoured. Is DIET COKE WITH LEMON FLAVOUR only 'cola' because COCA-COLA says it is? Perhaps manufacturers are testing the boundaries of the regulations? If so the food regulator (FSANZ) should respond to the challenge.

Caffeine-drink manufacturers argue that adding caffeine is all about flavour improvement, but taste tests by our US sister organisation have found kids can't tell the difference between caffeinated and non-caffeinated drinks. It's known, though, that caffeine is a stimulant that can cause children whose diet is high in it to suffer from anxiety and hyperactivity, and to experience withdrawal symptoms when they stop consuming as much. So we really don't need more soft drinks with caffeine in them that don't even taste like cola.

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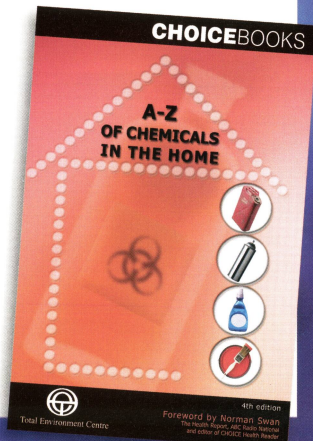
\$22 Code: CBP8**NEW EDITIONS OF TWO
BEST-SELLING FAVOURITES!****A-Z of Chemicals in
the Home (4TH EDITION)**
Total Environment Centre

Foreword by Norman Swan, of *The Health Report*,
Radio National, and editor of CHOICE Health Reader

"This isn't a book for ideologues. It's for intelligent consumers to look at the evidence for themselves and make up their own minds." From Norman Swan's foreword.

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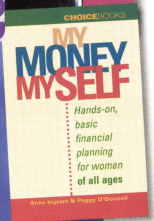
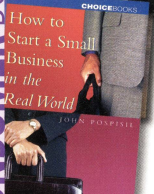
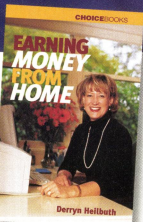
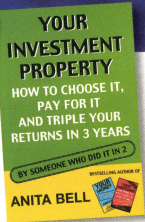
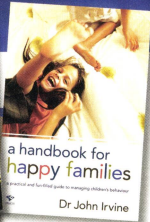
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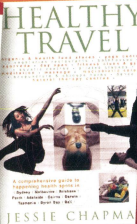
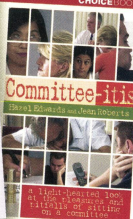
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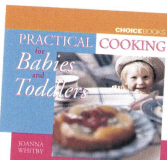
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Not so COOL

Our test of six bar-type fridges suggests you wouldn't want to leave your prawns in some of them for too long ...

IN A NUTSHELL

■ The small fridges tested are average performers compared to larger ones — in fact we wouldn't even recommend buying three of them.

■ Getting suitable temperatures in these fridges can take a lot of fiddling, as their internal temperatures vary a lot, depending on room temperature.

■ You'll have to be very patient if you want to make ice in some of these fridges.

If you're after another fridge to add flexibility to your food and drink storage, you might think a small bar fridge is the answer. If you only want to keep your soft drinks or beer cool, you might be right. However, if you think this type of fridge is a mini version of larger ones and has much the same capabilities, you're quite wide of the mark.

WHEN IS A FREEZER REALLY A FREEZER?

According to the Australian standard for fridges, the models we tested are classed as 'group 2'. This means they have a fresh-food compartment with an optional icemaker. One thing they *don't* have is a freezer, otherwise they'd be classed as 'group 3' (with a short-term freezer capable of achieving -9°C) or 'group 4' (with a freezer able to maintain at least -15°C).

However, these standard distinctions aren't always reflected in the instructions for these fridges, or in their marketing. For example, the instructions for the NEC FR-136R refer to the icemaker as a freezer, and the SAMSUNG website describes the icemaker of the SAMSUNG SRG-148 as a 'full-width short-term freezer'. The KELVINATOR M140H also stretches the point by using the term 'mini-freeze' on its icemaker.

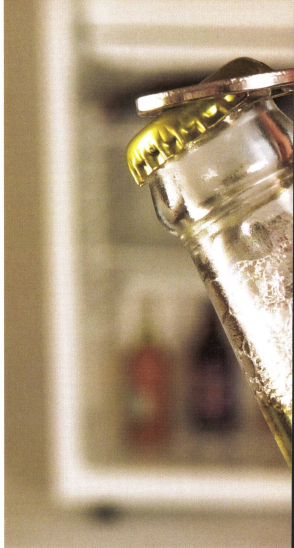
Most people aren't familiar with the standard and would take the word 'freezer' at face value. If you bought one of these fridges and tried to use the icemaker as a freezer, you'd pretty soon end up as the disillusioned owner of a lot of spoiled food. Manufacturers need to provide accurate information at the point of sale about the function and limitations of these icemakers.

A RATHER ORDINARY LOT

These small fridges are relatively cheap, which may be why manufacturers appear not to put the same technological effort into them as they do for larger, more expensive models. At least, that's what our test indicates: overall, the performance of these fridges is ordinary.

None of them is particularly energy-efficient. Even the most efficient, the FISHER & PAYKEL, uses almost half the energy required to run a fridge nearly five times its size and with a much colder freezer.

Temperature performance is another area of general mediocrity. For example, storing all food as close as possible to 3°C throughout the fresh-food compartment isn't possible with any of these fridges





PHOTOS: ANTHONY SAWERS

because of internal temperature variations. Most of them also handle changes in external temperatures badly, all of them drifting from 3°C to below freezing when the room temperature changes from hot to cold. Not good news for a fresh crisp salad.

And even the best fridges overall, the **FISHER & PAYKEL** and **WESTINGHOUSE**, have thermostat range limitations — both tend to be a little too cold even on their warmest settings in cool weather.

'ROCKS' FOR YOUR SCOTCH?

If you wanted to use one of these fridges as a bar fridge you'd be particularly interested in its ability to make ice in a reasonable time. Unfortunately, for three of the fridges tested, it'd be a very long time between icy drinks.

When operated at temperatures suitable for fresh-food storage, the **NEC** and **SAMSUNG** both miserably failed our ice-making test. Even after a week about half the water was still unfrozen. The **HAIER** was a little better, but even after two days you'd still be waiting.

If you need your fridge to make ice and don't want to wait for the next ice age, the best choice is the **WESTINGHOUSE**, although the other models in the *What to buy* list, above right, are also acceptable ice makers. However, none of these small fridges has the same ice-making performance as a fridge with a regular freezer.

WHAT TO BUY

FISHER & PAYKEL P120RW	\$351
WESTINGHOUSE RA141S	\$339
KELVINATOR M140H	\$349

What to look for

■ If you want a small fridge that makes ice well, choose a model whose icemaker has box-shaped cooling surfaces — see the photo below. Being denser, cold air falls, so an icemaker with this shape of cooling surface allows cold air to fall directly onto and around the ice cube trays. Models with 'L' or 'U'-shaped cooling surfaces may not have enough cold air falling on and around the trays to accelerate the freezing process.

■ Some fridges aren't recommended to be built-in or require a lot of free space around them, so make sure a fridge suits your intended location as well as being the right size for your needs.



HELP FINDING THE RIGHT FRIDGE/FREEZER

Our fridge/freezer 'compare-a-product' feature is currently available on www.CHOICEextra.com.au. It lets you type in your requirements and preferences and shows you which models match them. Currently this is only available for larger fridge/freezers, not for these small fridges.



PERFORMANCE

Brand / model (in rank order)	1 Overall score (%)	Ease of use score (%)	Temperature performance score (%)	Energy efficiency score (%)	2 Icemaker score (%)	Cooling score (%)	Cooling time (hr:min)	Claimed / measured energy use (kWh / year)	3 10-y running costs
FISHER & PAYKEL P120RW (A)	67	70	61	70	65	78	3:30	279 / 292	365
WESTINGHOUSE RA141S	67	70	60	66	80	59	5:12	376 / 334	418
KELVINATOR M140H	65	70	56	68	70	69	4:19	348 / 319	399
HAIER HR-135	57	57	61	65	35	65	4:44	360 / 337	421
NEC FR-136R (B)	49	48	61	59	5	73	3:56	380 / 372	465
SAMSUNG SRG-148 (C)	49	55	55	59	5	69	4:20	337 / 369	461

Profiles

The fridges in the *What to buy* list are profiled in rank order. Prices are recommended retail, as provided by manufacturers in March 2003.



FISHER & PAYKEL P120RW

Price: \$351

Good points

- Good storage versatility, despite having only two shelves. The smaller icemaker allows tall item storage.
- Good ice-making performance (for a 'group 2' fridge — see *Rocks for your scotch?*, page 45).
- The door can be hung to open either way, to suit the fridge's location.
- Reasonably quiet.
- Interior light.
- Self-closing door.

Bad points

- The range of thermostat control is limited: it tends to be a little cold even on its warmest setting in cold room temperatures.
- Large temperature differences within the fridge (warm and very cold spots).
- Fridge temperatures vary considerably as room temperature changes, but one of the better models tested for this.
- Plastic shelves may not be as durable as others types.



WESTINGHOUSE RA141S

Price: \$339

Good points

- Good storage versatility.
- Very good ice-making performance (for a 'group 2' fridge).
- Reasonably quiet.
- Interior light.

Bad points

- The range of thermostat control is limited: it tends to be a little too cold even on its warmest setting in cold room temperatures.
- Fridge temperatures vary a lot as room temperature changes.



KELVINATOR M140H

Price: \$349

Good points

- Good storage versatility: the half-width icemaker allows storage of tall items.
- Good ice-making performance (for a 'group 2' fridge).
- The quietest of the six fridges tested.
- Interior light.

Bad points

- The range of thermostat control is limited. In very warm weather, the fridge is likely to be too warm on its coldest setting, while in cooler weather it's likely to be a little too cold on its warmest setting.
- Fridge temperatures vary a lot as room temperature changes — it's the worst of the models tested for this.

WHAT ABOUT THE REST?

We don't recommend you buy the other three fridges tested because of their poor ice-making ability — see *Rocks for your scotch?*, page 45. However, if ice-making isn't a priority you could consider the fourth-ranked fridge, the **HAIER**, as it performed adequately in most other tests.

4 FEATURES		SPECIFICATIONS										
		Shelves removable when door open to 90°	Door hinge position	Measured dimensions (H x W x D, cm)*	Claimed total gross volume (L)	Claimed gross volume, fresh food (L)	Claimed gross volume, icemaker (L)	Warranty (years)**	Origin	Manufacturer / distributor	Price (\$†)	
Noise level (dB)	Crisper(s)	Dairy compartment	✓	Rev	83 x 54 x 58	115	109	6	2	NZ	Fisher & Paykel	351
			✓ (D)	R or L	86 x 51 x 59	135	104	31	2	Australia	Electrolux	339
			✓	R only	86 x 51 x 59	136	119	17	2	Australia	Electrolux	349
	✓		✓ (E)	Rev (F)	86 x 51 x 55	130	115	15	3	China	Haier	267
	✓		✓	Rev	86 x 49 x 55	129	111	18	1	Korea	NEC	329
				Rev	84 x 52 x 56	127	111	16	1	China	Samsung	329

* Measured dimensions include hinges and any protrusions at the back, such as the compressor. They're rounded up to the next centimetre.

** Generally all companies exclude transport costs, etc, outside their service areas, and most warranties have conditions.

† Recommended retail prices, as supplied by manufacturers in March 2003.

(A) Also available with a stainless steel finish: P220RS, \$442.

(B) Also available in non-marking stainless steel: FR-136RP, \$349.

(C) Also available with a platinum finish: SRG-149PT, \$359.

(D) You can remove the tray under the icemaker, but it's difficult.

(E) Except the tray under the icemaker.

(F) The instructions say 'accessory parts' are required, but the manufacturer says all you need is a screwdriver.

For more information on our tests, see the notes with the fridges table in CHOICE, November 2002, or go to www.CHOICEextra.com.au.



How reliable have subscribers found them?

We asked over 42,000 subscribers whether their fridge had needed repair in the previous 12 months. There wasn't much difference between brands, and fridges are generally reliable appliances — only 10% overall had needed repair.

The graphs only show the results for brands for which we received sufficient replies — we don't have reliability data for some brands mentioned in this article, and the results include all types of fridge, not just those in this test. The number in brackets tells you how many readers reported on the brand.

Percentage not needing repair

Differences of more than 7% are meaningful.

Average for all fridges	90
Sharp (677)	95
Samsung (174)	92
Whirlpool (669)	92
Fisher & Paykel (5136)	90
Kelvinator (2738)	90
Westinghouse (5880)	90
GE (666)	87
Amana/Kleenmaid (323)	85

1 Overall score

The overall score is based on performance and ease of use, weighted as follows:

Ease of use: 20%.

Temperature performance: 30%.

Energy efficiency: 20%.

Icemaker: 18%.

Cooling: 12%.

2 Icemaker score

This test checks how well the icemaker makes ice cubes using plastic trays. We filled trays with water and placed them in vertical stacks of three, and timed how long it took them to freeze. We then refilled the trays and placed them across the floor of the icemakers (as many as would fit) to give them the best chance of working well.

For each test, we waited over two days before scoring the amount of ice made.

3 10-year running costs

These are calculated at a rate of 12.5 cents per kWh. A 10-year period provides a useful indication of the long-term differences between high and low energy usage — and you should expect your fridge to last at least that long.

4 Features

None of the fridges tested has a chiller compartment. See *What to look for*, CHOICE, November 2002, for more information on features, or go to www.CHOICEextra.com.au.



GETTING THE TEMPERATURE RIGHT

A temperature of 3 or 4°C is typically recommended for storing fresh food. Given the ordinary temperature performance of these fridges, use a fridge thermometer to help set appropriate temperatures for fresh-food storage, particularly when the seasons change or if your room temperature changes considerably during the day.

FOR PEOPLE WITH A DISABILITY

- A bar fridge tends to be unsuitable for wheelchair users and those with a bad back, unless it's raised off the floor to a more appropriate height. However, all the tested models have a handle slot recessed into the door top, so if raised too high the handle might be too high to reach, particularly for wheelchair users.
- For those with **upper limb dysfunction**, the **HAIER** is recommended: its handle has a slightly larger recess to aid grip.
- For those with **vision impairment** the **FISHER & PAYKEL**, **KELVINATOR** and **WESTINGHOUSE** models are good because they have an interior light. The **FISHER & PAYKEL** controls give good tactile feedback and are well contrasted.
- For those with a **cognitive impairment** the **KELVINATOR**'s controls indicate the most clearly how to make the fridge warmer or colder.

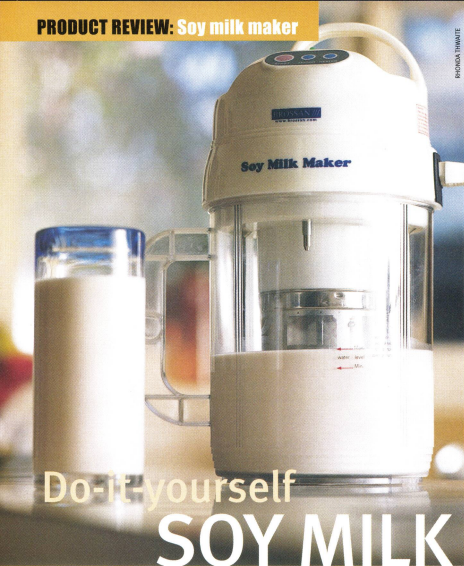


PHOTO: TIM WATTE

Do-it-yourself SOY MILK

If you drink a lot of soy milk, this may be a useful kitchen gadget — but you may have to get used to the taste.

IN A NUTSHELL

■ The **BROSSAN Soy Milk Maker** makes acceptable soy milk, though judging by our taste test results it may take a while to get used to.

■ A major drawback with the drink made from this machine is that unlike 'real' (cow's) milk and fortified commercial soy milk, it isn't a good source of calcium.

Let's get one thing straight — this machine doesn't make milk. Milk is by definition and according to the Australian Food Standards a fluid produced by mammals. A beverage derived from soybeans should really be called soy drink, not soy milk. That said, it's mainly used as a substitute for milk and everyone calls it 'soy milk', so we'll stick with it.

HOW IT WORKS

You have to be organised if you want fresh soy milk to greet you from the **BROSSAN Soy Milk Maker** each morning, as the soybeans need to be soaked for 8–10 hours before you make it. The manufacturer tells you can soak a week's supply, strain the water off and keep them in the fridge for up to a week. Actually making the

milk only takes about 15–20 minutes, though unless you want hot milk it'll also need time to cool, or you can make it the night before.

You drain and rinse the soaked soybeans, put them in the machine and add water. The machine heats the water and grinds the soybeans to produce the milk, which is heated to about 98°C.

You then have to drain the soy milk through a muslin cloth (supplied) and a kitchen strainer, before storing it in a sealed container. About 1.5 litres is produced from about 100 g of soybeans, and it should be kept in the fridge and used within 4–5 days. It's also possible to make tofu from the prepared milk. If you use a lot of soy milk or tofu, in the long term the machine would save you money.

We found the **BROSSAN Soy Milk Maker** very easy to use, though the machine head is quite heavy and you might find it awkward to lift and clean if you have some weakness in your arm or hand. Another problem is that the feeding chute you're meant to pour the beans down is very narrow, and they get jammed. We found it easier to put the beans straight into the filter cup.

Cleaning is quite easy, as long as you do it as soon as the program's finished, in warm soapy water. A cleaning brush is supplied with the machine.

WHERE'S THE CALCIUM?

Soy milk in its natural state isn't a good source of calcium, so many of the commercially prepared soy milks on the market are fortified. If you rely on the soy milk from this machine to replace cow's milk or commercially fortified soy milk, you'll be missing out on a major source of calcium. Milk and fortified soy milk have about 300 mg of calcium per cup; reduced-fat and skim milk often have even more, while unfortified soy milk has about 30 mg — a significant difference. You could try adding a powdered calcium supplement, available from health food shops.

AND THE TASTE?

We asked 20 people to blind-taste six soy milk samples, including two UHT and four fresh varieties, two of which were freshly made samples from the soy maker. One of these was as it comes out of the machine, while the other had liquid malt extract and cornflour added, which the manufacturer says gives it a flavour similar to commercial soy milks.

While drinking soy is an acquired taste for most people, and you'd probably get used to the taste, our tasters weren't impressed with the two samples from the soy maker. Even the manufacturer says it may take a couple of weeks to get used to the taste. ■

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recalls&bans

Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Federal Treasury website: www.recalls.gov.au. If you don't have web access, call the **Consumer Safety Unit** on (02) 6263 2747.

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: Only \$2 has recalled the **Super Gun Projectile Toy**, a multicoloured 20 cm long handheld toy, with three multicoloured hard aeroplane-shaped darts with cardboard wings. It was sold in Only \$2 stores between October and November 2002 in NSW and Tasmania.

The problem: The product doesn't meet the Australian toy standard as the darts pose an eye hazard to young children.
What to do: Don't use it. Store carefully before returning it to the place of purchase for a refund.

THE PRODUCT: **LookSharp Concepts** has recalled **Super Power Trucks**, barcode 9316292060638, available in four assorted styles and sold through discount stores from September 2002.

The problem: The product doesn't meet the Australian toy standard due to the presence of detachable small parts that pose a choking hazard to young children.
What to do: Don't use it. Store carefully before returning it to the place of purchase for a refund, or call (02) 9688 1900 for more information.

THE PRODUCT: **Best & Less** has recalled **'Baby Baby' infant girls' shoes**, sizes 1-3 with Velcro closures, item SKU 266288. The shoes were sold through Best & Less stores, March 3-19, 2003.

The problem: The buckle may detach under stress, posing a choking hazard to young children.
What to do: Don't use them. Store carefully before returning them to your nearest Best & Less store for a refund, or call 1800 141 423 for more information.

THE PRODUCT: **Private Brand Tools** has recalled **ABW Powerbar hand impact wrench**, part number 70865, sold by specialist tool and automotive product retail outlets since November 1, 2002.

The problem: Incorrect heat treatment may cause some wrenches to fragment while in use.

What to do: Return it to the place of purchase for a refund, or call (07) 3712 9921 for more information.

THE PRODUCT: **Mackell Trading Company** has recalled **Trendy Miss children's pink intercom telephone**, sold through IGA retail stores and Campbell's Cash & Carry warehouses since September 2002.

The problem: The noise level exceeds the Australian toy standard.
What to do: Return to the place of purchase for a refund or call (02) 9316 4155 for more information.

THE PRODUCT: **IBM Australia** has recalled certain **IBM 15-inch computer monitors**, manufactured between June and September 1997. The models affected are:

G51 type — model numbers 6541-02N, 6541-02E and 6541-02S; and G51 touchscreen type — model numbers 6541-Q0N, 6541-Q0E and 6541-Q0S. Only certain serial numbers are affected, so if you have one of these models, call the number below or go to the website to check.
The problem: An electrical component can overheat and smoke, posing a potential fire hazard.

What to do: Don't use it. Call 1800 766 766 between 9 am and 5 pm EST, Mon-Fri, or go to www.ibm.com/pc/g51recall for more information.

THE PRODUCT: **Russ Australia** has recalled **Birthstone Bears**, a plush toy with a necklace and pendant, item numbers 1793, 1851 to 1862, 89841 to 89852 and 100027 to 100038.

The problem: The necklace and pendant pose a choking hazard to young children if they become detached.
What to do: Store carefully out of the reach of children before returning it to Russ Australia, 33A Morley Avenue, Rosebery 2018, for a refund, or phone (02) 8337 8877 for more information.

THE PRODUCT: **Austwide Wholesalers** has recalled **Fantastic Engineering Trucks**, TY 42288, barcode 9316341 190999, and **Musical Instrument Guitar**, TY 70048, barcode number

9316341 119174. They were sold through discount and variety stores in NSW.

The problem: The toys have an incorrect age warning label and do not meet the Australian toy standard. They pose a choking hazard to young children.
What to do: Stop using them. Store carefully out of the reach of children and return them to the place of purchase for a refund, or call (08) 9455 3200 for more information.

THE PRODUCT: **Bonds** has recalled the **Bonds Infants Fleecy Hooded Jackets**, sold in sizes 000-2, in red, navy, pink, aqua blue, green, and featuring the letters 'Bonds' across the chest. They were sold from January 2003 at Big W, Best & Less, Harris Scarfe and specialty retailers.

The problem: The zip pull may become detached and pose a choking hazard to young children.

What to do: Stop using the jacket, and return it to the following freepost address with your contact details for a refund: Attention Leanne Mifsud, Bonds Industries Pty Ltd, 190 Dunmore St, Reply Paid 74872, Wentworthville 2145.

THE PRODUCT: **Dats** has recalled 20, 50 and 100-piece **indoor light sets** or **tree with 20 lights set**, marked with N8208 on the label attached to the cord. They were sold from October 2002 in major retailers and discount stores.

The problem: The inner insulation (brown or blue cord) may be split, exposing the live copper wire, and posing a risk of electric shock.

What to do: While it's not connected to electricity, examine the product where the cord enters the first lamp holder. If there's evidence that the inner insulation (brown or blue cord) is split, don't use it, and store it carefully before returning it to the place of purchase for a refund, or call (02) 9831 4800 for more information.

THE PRODUCT: **Fantastic** has recalled **Lord of the Rings Uruk-Hai crossbow**

set, sold through David Jones, Toys R Us, Warner and Toy Kingdom stores from September 2002 until March 2003.

The problem: The product doesn't meet the Australian standard.
What to do: Don't use it. Store carefully out of the reach of children, and return it to the place of purchase for a refund, or call 1800 244 543 for more information.

THE PRODUCT: **Makita** has recalled **orbital finishing sanders**, models B05000 and B05001, sold 1990-1998.

The problem: The sanding pads may come apart during use and fragments hit the user or a bystander.
What to do: Don't use it. Call 1300 361 690 between 8 am and 6 pm EST to arrange for replacement of the sanding pads.

THE PRODUCT: **Wise Mate Foods** has recalled **Black & Gold pasta sauce** in a 500 g glass jar with use-by dates of 14 Jan 05, 28 Jan 05, 12 Feb 05 in WA only. The use-by date is on the lid.
The problem: An ingredient contains fish protein and it hasn't been declared on the label. People with an allergy to fish shouldn't eat the product.

What to do: Return it to the place of purchase for a refund or call (08) 9242 5747.

THE PRODUCT: **Goodman Fielder** has recalled the figurines from **White Wings** **Leans to Bake chocolate cup cakes with chocolate icing**, 195 g. The figurines have been included in the packs since March 2001. The recall applies only to the figurines, not the cake mix itself.

The problem: Small pieces may break off the figurines with rough treatment and pose a choking hazard to young children.

What to do: Call 1800 641 276 or email consumer.advisory@goodmanfielder.com.au for more information.

PAN PHARMACEUTICALS RECALL

This recall was announced just before we went to press. For a full list of products affected, go to www.tga.health.gov.au or phone 1800 220 007 (8 am to 8 pm EST, seven days).

The laws of physics...

... One of which, the conservation of mass, says matter can neither be created nor destroyed. So for this breakthrough the Nobel Prize for physics this year goes to...



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Characteristics: It dissolves in the first fresh science and technology. It is made to use high science and technology compounding material. decontamination, no bruise to surface of ware, dewatering after using. Can prevent to propagate germ.

Use: It fits to surface cleaning of toilet, pot, face of porcelaina household appliances etc.

Attention: Don't fit to rough rind.

浙江省义乌市鑫光洁具厂

Chinese whispers?

These instructions are for a scouring pad — just as well most people know how to use one.

TOM'S TRASH PAKS

satisfaction guaranteed or double your rubbish back

FAX (02) 6249 7937 email: bb@tomstrashpaks.com.au

Honestly, we're not complaining

We don't imagine Tom gets many dissatisfied customers...

What a relief!

Termite and white ant-resistant galvanised steel? Maybe there's a metal-guzzling species of termite we haven't heard of.

NUTS TO YOU ...

Not very handy: 26 nuts but only 22 matching screws. Our reader, J Denham, worked out that you'd need to buy 11 packs of nuts and 13 packs of screws to have no leftover nuts.



J. Mini Sports Timer Keyring

Features stop watch with three different functions. Operates on a cell battery. Plastic/metal. (54249)

~~\$12.95~~ **\$9.95**

You don't say?



HOW ABOUT A LITTLE HELP?

The Hard Word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to H Westendorp, B Gibson-Wilde, B Altig, J Denham and S Smith for their contributions to this month's Hard Word. Please keep them coming.

If you have any examples you think deserve to be on this page, send them to *The Hard Word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.

